

Pick and Protect home insurance

Personal Belongings and Bike



Getting in touch

To make a home claim

Please check **your** policy documents first to see if **you**'re covered before **you** make a claim.

You can notify **us** about certain types of claims online at <https://www.tsb.online.aviva.co.uk/sales/account/signin>.

Alternatively, **our** claims team are available 24/7 so **you** can call if it's an emergency or **you** prefer to speak to one of the team. The number **you** should call is **0345 030 7654**.

When **you** make a claim, **we** may ask for the following so try to have handy to share or upload:

- **Your** policy number
- Receipts, quotes, or invoices
- Photos of what is damaged or lost
- Estimated size of the area affected

Once **we**'ve been notified of **your** claim **we**'ll confirm that **you**'re covered or explain if **you** aren't. Some claims can be settled immediately on the first call but if it takes longer **we**'ll provide regular updates on progress.

For **Legal Services Cover** claims the number **you** should call is **0345 030 8839***.

For **Home Emergency Cover** claims the number **you** should call is **0345 030 8840**.

You can only use the **Legal Services** or **Home Emergency** telephone numbers if **you** have bought cover.

You can make some changes online at <https://www.tsb.online.aviva.co.uk/sales/account/signin>

Alternatively, if **you** need to discuss **your** policy, please call **Customer Services** on **0345 030 7622**** to:

- make changes to **your** policy
- cancel **your** policy
- add or remove cover
- get **your** policy documents in Large Print, Audio or Braille

If **you** want to complain, please see the What to do if you are unhappy section of this booklet for the complaints procedure.

Telephone call charging and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **our** joint protection **we** may monitor and record telephone calls.

*Advice is limited to the laws and practises of England and Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

** Lines are open 8am to 8pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun & Bank Holidays.

Finding your way around

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Key



These boxes give information **we** want to particularly draw **your** attention to



These boxes give **you** additional helpful information



These boxes highlight what **your** policy doesn't cover

Welcome to your TSB Home Insurance

This document contains terms and conditions for **Personal Belongings** and **Bike** Covers under the Pick & Protect home insurance policy.

This document must be read in conjunction with the separate General Terms and Conditions booklet and the separate Buildings and Contents booklet for **your** full terms and conditions and words with special meanings.

We also cross refer to the other available policy document(s): any wording in **bold** refers to a section of cover within one of **our** other policy document(s), such as **Buildings** cover. It is important that **you** keep this document with **your** home insurance policy document(s).

This cover only applies when shown on **your** schedule and is not available to purchase.



If **you** have previously selected **Personal Belongings** Cover, **we** will continue to provide **you** with this cover, but **you** can now choose to move to one or more of the new cover options if **you** feel these may be more suitable for **you**. Please be aware, though, if **you** do move onto any of **our** new options, **you** will not be able to reinstate the original **Personal Belongings** Cover once it's removed.

Personal Belongings Cover is not available to purchase under Pick and Protect home insurance. Instead, **we** offer a range of flexible options. These cover options are: **Personal items**, **Gadget**, **Sports Equipment** and **Bike**. Please see the **Personal Items**, **Gadget**, **Sports Equipment** and **Bike** Home policy document for full details of the cover provided by these options.

Personal Belongings and **Personal Items** are two separate covers.

Words with special meanings

In this section, in addition to the definitions set out in the **Words with special meanings** section found within the separate **General Terms and Conditions** document, wherever the following words or phrases appear in **bold**, they will have the following meanings:

Personal belongings

Things **you** might wear or carry with **you** when **you** leave **your home**. For example, clothing, jewellery, watches, **gadgets** like mobile phones, laptops and tablets, personal money, sports, musical and photographic equipment. Everything must belong to **you** or be **your** legal responsibility.



Personal belongings are not:

- anything used or stored for business or professional purposes;
- furniture, furnishings, household goods and equipment, food and drink;
- any kind of document except driving licences and passports;
- **motorised vehicles**, aircraft, boats, sailboards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;
- Bikes (including their parts, spares and accessories).
- Any of the following unless specifically shown on **your** schedule as covered:
 - snowboards, skis (including sticks and bindings), water skis, sub-aqua equipment;
 - contact, corneal cap and micro lenses and hearing aids.

Personal belongings



This section only applies if shown on **your** schedule.

What's covered?

Loss of or damage to **personal belongings** (as detailed on **your** schedule) which happens at **your home** or anywhere else in the world.

Personal belongings conditions

1. Anything shown in the General Conditions in the General terms and conditions booklet.

2. Your sum insured

Your sum insured (as explained below) should be high enough to replace **your Personal belongings** "as new". Be aware that some items, such as jewellery and watches can go up in value so **you** should ensure **you** obtain updated valuations on a regular basis and update **your** policy when necessary to make sure **you** are fully covered.

- For specified **personal belongings** the limit must be high enough to replace the item "as new".
- For unspecified **personal belongings** the limit must be high enough to replace all the belongings **you** are likely to take away from **your home** at any one time "as new" other than any **personal belongings** **you** have specified separately.

The most **we** will pay is the limit shown on **your** schedule.



You should check the replacement value of **your personal belongings** regularly to ensure the limit is adequate for **your** needs.

3. Settling claims

We can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

What we will pay

We'll pay up to the **sum(s) insured** and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the **sum(s) insured** and limits on **your** policy schedule.

We won't reduce the **sum(s) insured** by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

How we deal with pairs, sets and suites

If **we** have accepted a claim for loss or damage to **personal belongings** which are a part of a matching group or set of items and **we** can't source a matching replacement **we** will pay to replace the undamaged companion pieces.

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

4. Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. **We** therefore recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help **us** settle **your** claim.

Personal belongings – What's not covered?



Cover does not include any of the following because specific covers are available to **you**:

- **Bikes**



- Anything shown in the General Exclusions in the General terms and conditions booklet.
- The relevant **excess** as shown on **your** schedule.
- Theft of **personal belongings** from an unattended vehicle unless;
 - all windows and sunroofs are closed and all doors, including the boot and any roof boxes, are locked
 - the items are hidden from view in a concealed luggage compartment or closed glove compartment.
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants or lodgers or individuals participating in a home swapping agreement.
- Loss or damage caused by:
 - moths, vermin, insects, fungus, damp, rust, wet or dry rot and weather conditions;
 - the process of cleaning, washing, repairing or restoring any item.
- Confiscation or detention by Customs or other officials.
- Bonds, stocks, shares and documents of any kind except driving licences, passports and **personal money**.
- Any loss or damage covered by another policy.

Bike



This section only applies when shown on **your** schedule.

What's covered?

Bike Cover insures **your** pedal cycles while in and away from the **home**, anywhere in the world. Insure **your** most expensive pedal cycle and all pedal cycles at the address shown on **your** schedule will be covered.

We will provide cover for loss or damage to **your** pedal cycle, hire of a replacement pedal cycle and public liability. The most **we** will pay for loss or damage to each individual pedal cycle is the limit shown on **your** schedule.

Hire of replacement pedal cycle

If **you** are unable to use **your** cycle as a result of loss or damage covered under this cover, **we** will pay up to the limit(s) shown on **your** schedule for **you** to hire a replacement cycle from a recognised cycle dealer.

You must let **us** know in advance if **you** wish to hire a replacement cycle. Hire costs (subject to the policy limits) are payable from the date **we** accept that **you** have a valid pedal cycle claim to the date **we** settle **your** claim by repairing or replacing **your** cycle or by making a payment to **you**.



We will not pay hire costs:

- That have not been agreed with **us** in advance;
- Where **you** have not given **us** written evidence of **your** expenditure.

Public liability

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

- Accidental bodily injury or illness;
- Death;
- Disease; or
- Accidental loss of or damage to a third parties property;

happening during the period of insurance and arising from **your** use or ownership of a pedal cycle in:

- The United Kingdom; or;
- The rest of the world, for temporary visits.

We will not pay more than the public liability limit shown on **your** schedule for any one incident.

We will not cover liability in connection with:



- Deliberate or malicious acts;
- Transmission of any communicable disease or virus by **you**;
- Any agreement except to the extent that, **you** would have been liable without the agreement;
- Loss or damage to property that belongs to **you** or is in **your** care or control;
- Any trade, business or profession;
- Bodily injury or illness to **you**; or
- An event not involving the use of a pedal cycle.

Bike conditions



These conditions apply to the **Bike** cover.

1. Sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of repairing the property “as new”.

If at the time of a loss the **sum insured** is too low, **we** will reduce any claim settlement to reflect wear and tear and loss in value, and **we** will pay a maximum of the **sum insured**.

2. Settling claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

We will replace on a like for like basis or provide the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

3. What we will pay

The most **we** will pay for loss or damage arising out of one incident for each individual pedal cycle is the amount shown on **your** schedule.

We will not reduce the sum(s) insured by the amount paid under any claim unless the claim relates to the total loss of any item (or items) specified on **your** schedule.

4. Proof of value and ownership

You are responsible for proving any loss. So **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

See also the General conditions section of the separate **General Terms and Conditions booklet**.

Bike – what's not covered?



Cover does not include any of the following because specific covers are available to **you**:

- **Personal Belongings**



- Anything shown in the **General** Exclusions in the General terms and conditions booklet.
- The **excess** shown on **your** schedule;
- Theft of a pedal cycle unless:
 - in your immediate custody and control; or
 - securely locked to an object that can't be moved; or
 - locked inside a concealed boot or concealed luggage compartment, all windows and sunroofs are closed and all doors, including the boot and any roof boxes, of a vehicle are locked; or
 - in a locked building.
- Loss or damage caused by wear and tear, light, weather conditions, damp, rust, wet rot or dry rot or anything that happens gradually;
- Loss or damage caused by the process of cleaning, washing, repairing or restoring;
- Mechanical and electrical breakdown;
- Confiscation or detention by Customs or other officials;
- Any loss or damage covered by another policy;
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.

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