Sheilas' Wheels
ESSENTIALS

Your Sheilas' Wheels Essentials

Home Policy Booklet



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01 Welcome

Hi Johnny-PRCBTa,

Thanks so much for choosing us for your home insurance. We'll be looking after you and your home. This policy wording, along with your schedule, tells you exactly what you are and aren't covered for, as well as how to make a change, submit a claim and get help if something goes wrong.

We're always here for you

Your Account is a really easy way to manage your policy or submit a new claim. You can access it by visiting **sheilaswheels.com/login** and following the link to log in.

You can ask our automated Chatbot a question any time (it's available 24/7), or you can contact one of our specialists on live chat, which is available during our customer service opening hours. **Get started here**.

- Customer service live chat is available Monday-Friday 8:30am-6pm, Saturday 8:30am-4pm, and Sunday Closed.
- Claims live chat and phone lines are open Monday-Friday 8am-8pm, Saturday 9am-4pm. If you need to report a claim outside of our opening hours, please call **0345 045 8000**.

Customers with impairments

This policy is available in large print, audio and Braille. If you require any of these formats, please contact us on **0345 045 9000**.

If you have a hearing or speech impairment, you can contact us by Typetalk. Simply add 18001 in front of any of our numbers.

Are all your details correct? Please check and let us know as soon as possible if they're not.

Please read your schedule carefully. If anything looks inaccurate, please update your details straight away via your Account. If you don't, it could lead to:

- Your claim being rejected or reduced
- Additional terms being applied to your insurance
- Your insurance being invalid
- Your policy being cancelled or voided (treated as never having existed)

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Helplines

Legal advice

A helpline service for you to discuss any legal problem occurring within the United Kingdom and arising during the period of this policy. Simply call **0345 601 7070** and quote 'Sheilas' Wheels Essentials'.

Wellbeing, health and medical

This helpline can assist with a range of problems from practical everyday matters to sensitive or emotional issues. Specialists will help you deal with personal relationship problems, problems with colleagues and other issues affecting your general wellbeing. Counsellors and information specialists are also trained to help you with practical problems like debt. This helpline can also provide information on general health issues, and non-diagnostic information on medical matters. Information can be given on a wide variety of topics and on resources that provide further support. This helpline is open 24/7. Simply call **0345 601 7071** and quote 'Sheilas' Wheels Essentials'.

As these services are provided by Arc Legal Assistance Limited, we don't accept any liability for any advice they may give or fail to give.

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02 Important information

Privacy notice

Information about how your personal data is used can be found at **sheilaswheels.com/privacy**.

About us

Your Sheilas' Wheels home insurance policy is designed for and is exclusively available from esure Services Limited (esure).They're also responsible for administering your policy. They do this under a separate contract with you called 'Your Agreement with esure Services Limited'. Their fees and charges are set out in that document. They're authorised to arrange and administer insurance products on behalf of us and other insurance companies.

Your policy

Your policy is a contract between the person(s) named in your schedule and us. All communication will be conducted in English.

In exchange for your premium, we'll provide the cover in your policy for the period of cover shown in your schedule.

Your policy is made up of your latest policy wording and your current schedule.

These documents need to be read carefully as they set out the full details of your policy, which include the cover, exclusions, terms and conditions. The policy wording and your schedule can be accessed and downloaded through your Account. It's a good idea to keep copies in case you need to make a claim.

Your obligations

Your policy is based on the information you provided when you applied for it. It's your responsibility to make sure that it's true and complete at all times.

We can change or cancel your policy if that information changes, so it's very important that you tell us about any change. If you don't your policy may not be valid. Once you've told us, we'll let you know whether your policy can continue and, if so, the terms on which it will continue.

For more information about changes you need to tell us about, see the 'Cancelling, amending or renewing your policy' section.

If any details are incorrect or if you want to change anything, please get in touch straight away, using live chat, which can be accessed through your Account. You can also use Chatbot if you have any questions.

Authorisation

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 203350. Cover under optional extras will be provided by other insurers, the details of which are shown in the relevant sections of your policy wording. All insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

You can check details of authorised companies on the Financial Services Register by visiting the website **fca.org.uk/register**.

Governing law

This policy is governed by the law of England and Wales unless your normal residence is in Scotland, when Scottish law will apply. The courts of England and Wales will have sole jurisdiction in relation to any dispute unless you live in Scotland, in which case the courts of Scotland will have jurisdiction.

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Rights of third parties

Your policy is a contract between the person(s) named in your schedule and us. Nobody else can enforce a term of this policy under the Contracts (Rights of Third Parties) Act 1999 or any similar or successor legislation. This does not affect the rights or remedies available to a third party under any other law.

Compensation arrangements

We're covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, you may be entitled to compensation from the FSCS. Generally, the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS at PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 or 020 7741 4100 or visit **fscs.org.uk.**

Claim free years

You can find out how many claim free years' you have, in your schedule.

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03 Key words and terms

When we use these words and terms in your policy document or schedule, they have the meanings set out next to them.

Accidental damage: Single, sudden and unexpected physical damage, which was not deliberate.

Accidental loss: Single, sudden and unexpected loss, which was not deliberate.

Bedroom: A room used as a bedroom, or a room originally built to be a bedroom, even if currently used for another purpose.

Bicycles: Any bicycle or electrically assisted bicycle (excluding e-scooters), that are not required to be licensed if used on a public road, including their attached accessories.

Building(s): Your home, the fixtures and fittings, aerials, masts, outbuildings, garages, greenhouses, laminate and vinyl flooring, swimming pools, permanently fixed hot tubs, hard tennis courts, terraces, patios, driveways, footpaths, walls, gates and fences all within the same site at the insured address shown in your schedule.

BUT NOT: Barns, jetties, river walls, lawns, trees, plants, hedges, caravans, mobile homes, marquees, PVC or any non-rigid material structures.

Cyber event: Cyber-attacks, computer malfunctions and viruses.

Contents: All household items, valuables, money and bicycles belonging to your household or for which you are legally responsible, and which, in either case, are kept in your home and buildings.

BUT NOT: Electronic data, drones, integrated domestic appliances, fixtures and fittings, aerials, masts, living creatures, lawns, trees, plants, hedges, motor vehicles, e-scooters, caravans, trailers, watercraft (including boats, canoes, paddleboards, sailboards and windsurf boards), hovercraft, aircraft, gliders and any parts and accessories which are designed to be used with any of these, contents owned or used for business purposes or connected with any employment (except; where defined as home office equipment).

Endorsement: Any amendment to the terms of this policy.

Excess, excesses: The amount you must pay as the first part of any claim. The various amounts and totals are shown in your schedule.

Exclusion: Something your policy does not cover. General exclusions are explained in 'General exclusions that apply to your policy'. Specific exclusions are explained in the section of the policy where they apply.

Fees: The amount charged if you change or cancel your policy. Further details can be found in Your Agreement with esure Services Limited.

Flood: A large volume of water entering your home at ground floor level, caused by a rapid build-up or sudden release of water from outside.

Heave: Upward movement of the ground under your buildings.

Home: The main building you live in, which is located at the insured address shown in your schedule.

Home office equipment: Office furniture, computer equipment which is not designed to be portable, business books and stationery.

BUT NOT: Laptops, tablets, phones and other forms of computer equipment.

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Money: Money belonging to you that is not used for business purposes, including current coins or banknotes, cheques or travellers' cheques, bank drafts, postal or money orders, current postage stamps, premium bonds, luncheon vouchers, valid travel tickets or other tickets with a fixed value, gift vouchers and phone cards.

BUT NOT: Cryptocurrency.

Motor vehicles: Any electrical or mechanical, power-driven or power-assisted vehicle, and/or any motor vehicle defined under the Road Traffic Act.

BUT NOT: Any mechanical, electrical or electrically assisted golf trolleys; domestic gardening machinery; wheelchairs and bicycles which are not classed as motor vehicles under the Road Traffic Act.

Period of cover: The start date of your policy until the end date of your policy as shown in your schedule, unless your policy is cancelled, in which case the period of cover ends on the cancellation date.

Personal belongings: Items you wear or carry with you when you leave your home. Such as clothing, jewellery and watches, mobile phones, sports equipment, musical instruments, camping equipment or photographic equipment.

BUT NOT: Money.

Policy: This policy wording, along with any amendments to it that we've sent to you, and your schedule.

Rebuilding cost: The full cost of rebuilding your buildings in the same form, size, style and condition, including the cost of complying with local authority and other statutory requirements, fees and clearance costs.

Schedule: The document that shows the insured location, who's insured, the dates insured, the level of cover (including limits), excesses and any endorsements. To view your schedule, go to your Account.

Settlement: Downward movement caused by the weight of your buildings or any extensions, where they're less than 10 years old.

Specified valuables: Any valuables item listed in your schedule.

Storm: Violent wind reaching speeds of 55mph or above and/or 25mm or more of rainfall in any 24 hour period, and/or snow to a depth of at least 1ft (300mm) in 24 hours and/or hail of such intensity that it causes damage to hard surfaces or breaks glass, in each case according to our weather data.

Subsidence: The downward movement of the ground on which your buildings stand, other than by settlement.

Sum insured: The maximum amount we'll pay in the event of a claim, as shown in your schedule. Policy limits for certain situation or covers, also shown in your schedule, will apply.

Terms and conditions: All terms, conditions, endorsements, exclusions, limitations and restrictions that apply to your policy.

Unfurnished: When your home doesn't contain furniture or isn't furnished for everyday living and is in this condition for more than 30 days in a row.

United Kingdom: Great Britain and Northern Ireland.

Unoccupied: When your home isn't lived in by you for more than 30 days in a row. By lived in, we mean sleeping overnight for at least 3 nights in a row every week. Visits to check on your home don't count as occupancy.

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Valuables Articles of gold, silver or other precious metals, computer equipment, furs, jewellery, watches, mobile phones, paintings or stamp coin and medal collections.

We/Us/Our: esure Insurance Limited, any authorised insurer providing your insurance, and esure Services Limited when acting for any of them.

You/Your: The person or people named in your schedule, your spouse, civil partner, or cohabitee living permanently with you in your home. Plus, members of your family (including foster children up to the age of 18) and your domestic employees living permanently with you in your home.

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04 General exclusions that apply to your policy

There are some exclusions that apply to your policy which mean we would be unable to pay your claim.
Please read these exclusions carefully.

We won't pay for loss, damage or any liability resulting directly or indirectly from:

In brief	In detail...
Animals, birds or insects	Buildings cover - Any living creature including pets. Contents cover - Any living creature including pets (except where set out in the liability section).
Building works	Any structural alteration, repair, renovation or other building work being carried out at your home.
Business use	Building or contents owned or used partially or entirely for business purposes or connected with any employment (except those defined as home office equipment).
Confiscation	Buildings or contents which are confiscated, damaged, destroyed, held or taken by order of any government or public authority.
Contents in transit	Any contents while being transported via post, parcel delivery, courier or similar delivery service.
Cyber	Any cyber event.
Deliberate acts	Acts caused deliberately, wilfully, maliciously, illegally or unlawfully by you, any paying guest or tenant or anyone lawfully in your home.
Disease/Virus	Any contagious disease or virus.
Electrical breakdown	The costs of replacing or repairing computer, electrical or mechanical equipment that has broken down, been misused or affected by a cyber event.
Faulty products or services	Faulty workmanship, design or materials.
Indirect loss	We won't pay for any losses or expenses that are not directly associated with the loss, damage or incident resulting in a claim, unless your policy specifically says that we'll cover such losses or expenses.

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In brief	In detail...
Ingress of water	Damage caused by water entering your home other than by storm or flood.
Loss of value	Reduced value after an item has been repaired or replaced.
Matching pairs, sets and suites	Any extra cost of altering or replacing any item or parts of an item which are not lost, damaged or stolen and which form part of a pair, set, suite or other article, of the same type, colour or design, including wall or floor coverings.
Money	Money where evidence of the amount claimed can't be provided.
Other insurance	Anything that's covered by any other insurance policy.
Other people's belongings	Contents which don't belong to you and for which you're not legally responsible.
Pollution or contamination	Pollution or contamination unless it's caused by leakage of oil from any fixed heating installation or from any domestic appliance in your home.
Poor condition	Where your buildings or contents haven't been maintained to a good state of repair.
Radioactive contamination	Ionising radiation; contamination from any nuclear fuel, waste or weapon; and the explosive, radioactive, toxic or other harmful properties of any nuclear equipment, installation or material.
Sonic booms	Pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.
Sports equipment	Any sports equipment while being used, including parachutes and sub-aqua equipment.
Statutory requirements	The cost of complying with building regulations, local authority or other statutory requirements, if a notice of the need to comply with any of them was sent to you before the loss or damage happened or if the notice relates to undamaged parts of your buildings.

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In brief	In detail...
Terrorism	The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes, including the intention to influence any government or put the public or any section of the public in fear.
Theft from a vehicle	Theft or attempted theft from an unattended motor vehicle unless • the vehicle is locked • the windows are closed • the contents are in a locked and covered boot or in the glove compartment • there is evidence that a forceful and violent entry took place
Theft of bicycles	• Any bicycle which is left unattended when outside at your home, in your outbuildings or away from your home, unless locked to a fixed object. • Bicycle wheels/tyres or attached accessories, unless the bicycle is lost, stolen or damaged at the same time.
War	War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war is declared or not), military uprising, mutiny, civil commotion assuming the proportions of or amounting to an uprising, civil war, insurrection, rebellion, revolution, usurped power.
Wear and tear	Loss or damage as a result of the lack of maintenance; loss of value over time; or loss or damage that happens gradually over time (for example, loss or damage as a result of wet rot or dry rot, rusting, corrosion, the effects of light or the atmosphere, damp, condensation, fading, fungi or other gradual deterioration).

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05 Terms and conditions that apply to your policy

There are some terms and conditions that apply to your policy which, if not met, would mean we wouldn't be able to pay your claim.
Please read these terms and conditions carefully.

In brief	In detail...
Your duty of care	You must: • Do all you reasonably can to avoid any accident, theft, loss or damage • Do all that you reasonably can to prevent further loss or damage arising from an event covered by your policy
Your duty to provide accurate and up-to-date information	You must take reasonable care to ensure all information you give us, or confirm to us, is accurate and not misleading. When any of the information shown in your schedule changes, you must let us know immediately. If you deliberately or recklessly provide inaccurate information, this could lead to your policy being cancelled or voided (treated as never having existed), a claim rejected or reduced. We can also retain the premiums you've paid, recover any outstanding premiums and any payments made on previous claims. We can also cancel your policy along with all other policies and products you have with us. For help on how to keep your policy up to date, take a look at the 'Cancelling, amending or renewing your policy' section of this document.

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In brief	In detail...
Building works	Your policy doesn't cover claims resulting from any structural alteration, repair, renovation or other building work, so you must tell us if you're planning work of this type, before it starts, as we'll need to cancel your policy. You don't need to tell us if the work is for redecoration only or is to replace or refit existing kitchen or bathroom fittings where no structural work is involved.
Excesses that apply	The amount you must pay towards any claim will be shown in your schedule. Depending on the type of claim, this will be either your: a) Subsidence excess or b) Escape of, or loss of, water/oil excess or c) Policy excess – this is the amount you pay towards all other claims Plus, any voluntary excess - this is the amount you've chosen to pay in addition to all other excesses. In the event of a claim under both buildings and contents, we'll only apply one excess plus the higher of any voluntary excess.
Paying your premium	You won't be insured if you don't pay your premium. We'll contact you and ask for payment. If we don't hear from you, we'll give you a final date for payment. After that, if you still haven't paid, we'll cancel your policy.

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06 How to make a claim

The quickest and easiest way to make a claim or to tell us about anything you think may result in a claim, is usually by logging in to your Account.

Alternatively, for

- **New claims:** If you need to speak to someone to report your claim, please call 0345 601 7072. This line is available 24 hours a day, seven days a week.
- **Ongoing claims:** Our claims team are available Monday-Friday 8am-8pm and Saturday 9am-4pm. Please call during these hours on 0345 601 7072.

We want to make your claims process as quick and easy as possible, so we ask you to have as many details to hand as you can, as this will speed up the process.

What you need to do

In brief	In detail...
Contact us	Get in touch as soon as possible to prevent further damage. We'll register your claim details and let you know the next steps.
Don't throw anything away	After any damage to your home or contents, please don't dispose of anything or try to repair any damage without our consent.
Keep proof of purchase or ownership	We'll need evidence such as receipts or valuations. Photographs or videos will also help us to deal with your claim.
Tell the police	If you've been a victim of theft, vandalism or riot, report it to the police as soon as possible. We'll need a crime or loss reference number.
Don't admit responsibility	If an incident has occurred and you think you might be at fault, don't admit liability or promise to pay a claim without discussing it with us first.
Don't respond to third party contact	If you receive any third party claim forms, summons, legal documents or any other letter about a claim, it's important that you forward them on to us immediately. We'll respond for you.

If you don't cooperate with us on any of the above, we have the right not to pay the claim.

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What we'll do

In brief	In detail...
Deal with your claim	We may arrange for a claims adviser, restoration company, building surveyor, investigator or supplier to manage the claim on our behalf. We may also ask you for estimates or quotations to support your claim.
Help with alternative accommodation	If your home is so badly damaged that you need another place to stay, we can cover alternative accommodation costs up to the limits shown in your schedule.
Prevent fraud	If you, or anyone acting for you, makes a claim in a fraudulent, false or exaggerated way, we won't pay the claim. We'll recover any amounts we may already have paid for the claim. We may end your policy from the date the fraud occurred and not return any premium. We'll tell the police if we suspect fraud. And we'll cancel all other policies and products you have with us.
Ask for recovered items	If we settle a claim and any item claimed for is then recovered, the recovered item becomes ours.
Recover our costs	After a claim we'll try to recover our costs where possible. We'll do this at our own cost, but in your name. This doesn't include your excess.

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How we settle your claim

Under your buildings cover

If	We can choose to
you suffer loss or damage to your buildings as a result of any of the circumstances explained in your policy.	a) pay the cost of work carried out to rebuild, replace or repair your buildings; or b) arrange for your buildings to be rebuilt, replaced or repaired. We won't pay any extra cost for extending or improving your buildings following a claim.
it is possible to rebuild, replace or repair your buildings, but you don't agree with the settlement options	pay you cash, based on the rebuild, replacement or repair cost to us. Any VAT payment will only be made when invoices or receipts, showing the amount and reference number are received by us.

Where we choose to appoint a recommended supplier to rebuild, replace or repair your buildings, these repairs will be guaranteed for a period of 12 months from the date of completion.

When there's more than one policyholder, we'll decide who to pay.

Under your contents and personal belongings cover

If	We can choose to
you suffer loss or damage to your contents or personal belongings as a result of any of the circumstances explained in this policy	a) pay the cost of repairs; or b) arrange for repairs; or c) give you an equivalent replacement. For mobile phones this may mean providing a refurbished model.
it's not possible to repair, and an equivalent replacement isn't available	pay you cash based on the full replacement cost
it is possible to make a repair or if an equivalent replacement is available, but you don't agree with the settlement options	pay you cash based on the applicable equivalent repair or replacement cost to us. Any VAT payment will only be made when invoices or receipts, showing the amount and reference number, are received by us.

When there's more than one policyholder, we'll decide who to pay.

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The most we'll pay

For	Will be
Buildings	Up to the sum insured shown in your schedule.
Contents	Up to the sum insured shown in your schedule.
Personal Belongings	Up to the sum insured shown in your schedule.
Any Specified valuable	Up to the sum insured shown in your schedule.
Any valuables that aren't specified	Up to £1,500.
Any bicycle, including attached accessories, that is not specified	Other limits apply. Please refer to your schedule.

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Cancelling your policy

Things change. We know that. However, please be aware that if you or we cancel your policy, any part of your policy or any optional extras, you won't be covered for any incident that occurs after the cancellation.

How to cancel

The quickest and easiest way to cancel your policy is by speaking to us via live chat, available Monday-Friday 8:30am-6pm, Saturday 8:30am-4pm, and Sunday Closed, by logging in to your Account or visiting sheilaswheels.com/flex-customers.

Important points to consider before cancelling

- Your policy can only be cancelled from the date you contact us or any later date that you ask
- When you cancel your home insurance, cover provided under any optional extras will be cancelled at the same time
- You must still pay the appropriate premium due. You'll also be charged a fee. Details of fees can be found in 'Your Agreement with esure Services Limited'
- If you or we cancel your policy or any optional extras, you won't be covered for a claim that occurs after cancellation
- If you cancel your Direct Debit, this doesn't mean that you've cancelled your policy

What it will cost when you cancel your home insurance or optional extras

- If you cancel before the date your policy starts, you'll receive a full refund and no fee will be charged
- You have 14 days from the date you receive your policy documents or the date your policy starts, whichever is the later, to cancel your policy and or any optional extras. If you cancel within this 14-day period, you'll receive a refund of the premium paid less a fee charged by esure Services Limited
- After 14 days, you may still cancel your policy or any optional extras. We'll keep an amount of premium in proportion to the time you've been on cover and will refund the rest to you, after deducting a fee charged by esure Services Limited
- We won't refund your premium if you've made a claim. In this situation, we'll cancel your policy, but your full annual premium will remain due plus a fee charged by esure Services Limited. If you pay by instalments, you must still pay the balance of the full annual premium

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Our right to cancel your policy

We have the right to cancel your policy at any time by, giving you 7 days' notice in writing, where there is a valid reason for doing so. We'll send our cancellation notice to the latest contact details we have for you and will set out the reason for cancellation. Valid reasons may include but are not limited to:

- Where we've been unable to collect a payment (premium or instalment), we'll write to you requesting payment by a specific date. If we don't receive payment by this date, we'll write to you again notifying you that payment hasn't been received and giving you 7 days' notice of a final date for payment. We'll also tell you that if payment isn't received by this final date, your policy will be cancelled. If payment isn't received by that final date, we'll cancel your policy with immediate effect and notify you in writing that such cancellation has taken place. Your credit agreement may also be cancelled. We may also refer your details to a debt collection agency and your credit rating may be impacted.
- Where you're required in accordance with the terms of this policy to cooperate with us, or to send us information or documentation and you fail to do so in a way that materially affects our ability to process a claim, or our ability to defend our interests. In this case we may issue a cancellation letter and we'll cancel your policy if you fail to co-operate with us or provide the required information or documentation by the end of the 7-day cancellation notice period
- Where there's a material failure by you to exercise the duty of care regarding your property as required by the paragraph headed 'Your duty to provide accurate and up-to-date information' in the 'Terms and conditions that apply to your policy'.
- Where we identify serious grounds such as the use of or threat of violence or aggressive or abusive behaviour, intimidation or bullying towards our staff, agents, suppliers or our property.

If we cancel your policy, and you've made a claim, you'll still have to pay the full premium plus the fee charged by esure Services Limited. If you haven't made a claim, you'll have to pay the premium for the period of cover you've used plus the fee charged by esure Services Limited. In some cases, this will result in you receiving a refund of the part of your premium you've not yet used, less any fee that applies. The current fees are shown in Your Agreement with esure Services Limited. If we cancel your home insurance at any time, we'll automatically cancel any cover provided by any optional extras. The premium you paid for these optional extras will be refunded less a pro rata charge for the time you've been on cover unless you've made a claim.

Immediate cancellation

We also have the right to cancel your policy immediately, where we have reasonable grounds to believe you or anyone acting for you has deliberately or recklessly provided inaccurate information or acted fraudulently. We may keep any premium you've paid. We may also cancel any other policy you have with us. Please see 'Your duty to provide accurate and up-to-date information' under 'Terms and conditions that apply to your policy'.

Remember, cancelling your Direct Debit doesn't mean you've cancelled your policy.

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Amending your policy

When any information shown in your schedule changes you must let us know immediately. Changes include, but are not limited to:

- If you change address
- Changes to your sum insured or specified valuables
- Changes to the number of bedrooms or bathrooms
- If your home is going to be let or part let
- If your home will be used for any business or commercial use, other than home office clerical use only
- If anyone other than you will be living in your home
- If your home will be unfurnished or unoccupied for 30 days or more
- If your home will be used as a holiday home
- If you're charged with or convicted of a criminal offence
- If you're planning any structural alteration, repair, renovation or other building work, as some works may result in us cancelling your policy

The quickest and easiest way to make changes to your policy is by visiting sheilaswheels.com/flex-customers and logging in to your Account. If we're able to continue covering you following the changes, we'll let you know about any different terms and premiums.

Renewing your policy

When we send your renewal quote, we'll make it clear if your policy will renew automatically. If not, we'll tell you what you need to do to renew your cover. We'll also explain any changes to your policy and set out our renewal terms and conditions.

If you want to change the way you pay your premiums, or you've decided not to renew your cover, please go to your Account at least 5 days before your policy is due to renew or contact us via live chat, available Monday-Friday 8:30am-6pm, Saturday 8:30am-4pm and Sunday Closed. If you don't, we might have already applied to your bank for payment of your premium.

You can go to your Account at any time throughout the period of cover to change your auto renewal preference.

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08 If you want to complain

Our complaints procedure

We always aim to get things right first time for our customers although we know that sometimes you'll feel this hasn't happened. If that's the case, we want to hear about it, so we have an opportunity to put things right for you.

If you need to complain, follow the steps below and we'll do our best to resolve things at the earliest possible stage.

Step One

To get in touch with us, go to sheilaswheels.comflex-customers and choose 'Need help?'. To chat to one of our specialists, simply type in 'complaint' and you'll be connected to our live chat service.

The email address is esureflex.customerrelations@esure.com or you can write to Customer Relations Department, esure, The Equinox, 19 Cadogan Street, Glasgow G2 6QQ.

If your complaint is about a claim, then you can call us on **0345 601 7076.**

We'll make every effort to sort things out for you within 3 days. Once we've resolved your complaint, we'll send you an email or letter just to confirm you're happy with what's been agreed – this is called a Summary Resolution Communication. This will tell you about the complaints service we offer and how the Financial Ombudsman Service can help, should you need it.

Step Two

When a complaint can't be resolved quickly, or you aren't happy with the initial resolution, our Customer Relations team are here to help you. This is a dedicated team who will carry out an independent review for you and they act with the full authority of our Chief Executive.

We'll contact you to tell you who will own your complaint and how long you can expect to wait for a decision. We'll write to you with our view within 8 weeks from the date you first complained – this is known as a 'final decision' letter.

Step Three

If you're still unhappy after following steps one and two, or on the rare occasion a final decision letter hasn't been sent to you within 8 weeks, you can approach the Financial Ombudsman Service. They're an independent body who have been set up to resolve disputes between customers and financial companies, including insurers.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within 6 months of the date of our final decision letter.

If you don't refer your complaint in time, the Ombudsman won't have our permission to consider your complaint and so will only be able to do so in very limited circumstances; for example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Their website has a great deal of useful information:
financial-ombudsman.org.uk

You can contact them on:
Tel: **0300 1239 123** or **0800 0234 567**
Email: **complaint.info@financial-ombudsman.org.uk**
Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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09 Your Buildings Insurance

It's important that you read your schedule, the general exclusions and the terms and conditions that apply to your policy.
Whenever you make a claim, you'll need to pay the excess shown in your schedule.

If you've selected Buildings insurance, we'll provide the following cover for any loss or damage to your buildings due to the causes below, up to the limit of cover shown in your schedule:

Caused by	But not
1. Fire, explosion or smoke	• Burns, scorching, singeing, melting, warping, or other forms of heat distortion, unless accompanied by flames • Agricultural or industrial work or pollution
2. Theft or attempted theft	• If your home is unfurnished or unoccupied • Unless force and violence are used to enter or leave your home, outbuilding or garage
3. Storm, lightning or earthquake	• To gates or fences, car ports, canopies and awnings • Subsidence, heave or landslip • Rising ground water levels which happens gradually over time • To incomplete alterations or extensions to your buildings • Caused by frost • Caused by or resulting from the failure of a flat felt roof due to wear and tear or lack of maintenance
4. Flood	• Rising ground water levels which happens gradually over time • Damage to gates or fences

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Caused by	But not
5. Subsidence or heave of the site on which your buildings stand, or landslip	• Coastal or river erosion • Inadequate foundations, which have not been constructed in accordance with either buildings regulations or the British Standards code of practice, at the time of construction • Caused by demolition, construction, or the building being altered or repaired • Solid floor slabs, or damage caused from them moving, unless the foundations of the home are damaged at the same time, by the same cause • Subsidence, heave or landslip which occurred before this policy started • Settlement, compaction or consolidation of the site due to the weight of new structures or fill material, or of newly made-up ground • To outbuildings, garages, stables, greenhouses, swimming pools, hard tennis courts, garden walls, patios, terraces, fences, gates, footpaths, drains and driveways unless we also accept a claim for damage to the home
6. Escape of water or oil from any tanks, pipes, fixed equipment, any domestic appliance, or fixed heating systems.	• If your home is unfurnished or unoccupied • Overflowing water from sinks, bidets, showers and baths due to the taps or showers being left on • Failure of or lack of appropriate sealant or grout • Gradual operating cause • The tank, pipe or installation itself if damage caused by normal wear and tear • From guttering, rainwater downpipes, roof valleys, gullies and outside overflows • Subsidence, heave or landslip caused by the escaping water • The cost of replacing lost oil or water

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Caused by	But not
7. Impact by any vehicle, animal, aircraft or anything dropped from them; aerials, masts and satellite dishes, or falling trees or branches	• By domestic pets • The cost of removing any part of a tree where there is no damage to the buildings • The cost of removing any part of a tree remaining below ground, or restoring the site
8. Riot, civil commotion, labour or political disturbance, vandalism and acts of malicious people	• Caused by any person who is in your home with your permission • If your home is unfurnished or unoccupied

In addition to the above, we'll also provide the following cover, up to the limit of cover shown in your schedule:

Covered for	But not
Alternative accommodation The cost of temporary accommodation, for you and your pets, if your home can't be lived in because of loss or damage by causes 1 to 8 listed above. We'll assess the requirements for each claim and determine the type and size of property that will be sufficient.	• Any costs you agree to without our permission • On a guaranteed like for like basis with your home • For any longer than it takes to repair the damage or loss to your home
Emergency entry The cost of repairing damage to your buildings and garden caused by the fire, police or ambulance services if they have to force entry in an emergency.	

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Covered for	But not
External door locks The cost of replacing and installing locks and keys on your home's external doors if the keys are lost or stolen.	
Professional fees, clearance costs and local authority requirements. In the event of loss or damage covered by this policy: Architects', surveyors' and legal fees necessary to rebuild, replace, or repair your buildings; The cost of removing debris, dismantling, demolishing, shoring-up or propping up your buildings; The cost of meeting applicable building and government regulations and local authority by-laws.	• If our permission wasn't given before any work of this kind begins, unless the work must be done immediately for safety reasons • Fees to help you prepare an insurance claim • The costs of meeting regulations, if they weren't adhered to at the time of construction but should have been • Costs for any undamaged part of your buildings
Sale of your home After contracts are exchanged, the buyer will have the benefit of cover under this insurance for loss or damage by causes 1 to 8 listed above	• If the buyer is insured by any other policy • After the completion date
Trace and access We'll pay the necessary cost of removing and replacing any part of the buildings to find and repair the source of the leak and make good the removed or replaced elements of the building.	• If this isn't part of a water damage claim you're making under this policy, for which you need trace and access

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Covered for	But not
Your liability as the owner of your home Compensation and legal costs you become legally liable for because of accidents happening in or around your home, solely because you're the owner, but not because you're the occupier, of your home. These accidents must result in: accidental death, bodily injury to, or illness of, any person; or loss of, or damage to property. We'll also pay legal costs which are necessary to defend any claim brought against you as the owner of your home, as long as we've agreed to do so beforehand.	• Loss or damage to property which belongs to, or is in the care of, you or your employees • On any land or building which is not your current home • In connection to your profession, work or employment • Arising from a contract or agreement unless the liability would have existed without that contract or agreement
Your liability as the owner of your previous homes Compensation and legal costs you become legally liable to pay under Section 3 of the Defective Premises Act 1972, in respect of any previous homes, for accidents happening in and around that home. These accidents must result in: accidental death, bodily injury to, or illness of, any person; or loss of, or damage to property. We'll also pay legal costs which are necessary to defend any claim brought against you as the owner of your previous homes, as long as we've agreed to do so beforehand.	• Loss or damage to property which belongs to, or is in the care of, you or your employees • Liability that is covered under another policy

In addition to the above, if you have selected Buildings - Accidental Damage, we'll also provide the following, up to the limit of cover shown in your schedule:

Caused by	But not
Accidental damage to your buildings which isn't a result of causes 1 to 8 listed above.	• Damage arising during or as a result of cleaning, dyeing, alteration, restoration, repair or renovation • Damage caused by animals, fungi, dry or wet rot • Damage caused by domestic pets chewing, scratching, fouling, tearing or vomiting

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10 Your Contents Insurance

It's important that you read your schedule, the general exclusions and the terms and conditions that apply to your policy.
Whenever you make a claim, you'll need to pay the excess shown in your schedule.

If you've selected contents insurance, we'll provide the following cover for any loss or damage to your contents due to the causes below, up to the limit of cover shown in your schedule:

Caused by	But not
1. Fire, explosion or smoke	• Burns, scorching, singeing, melting, warping, or other forms of heat distortion, unless accompanied by flames • Agricultural or industrial work or pollution
2. Theft or attempted theft	• If your home is unfurnished or unoccupied • Unless force and violence are used to enter or leave your home, outbuilding or garage
3. Storm, lightning or earthquake	• Caused by frost • Caused by or resulting from the failure of a flat felt roof due to wear and tear or lack of maintenance • To car ports, canopies and awnings
4. Flood	• Rising ground water levels which happens gradually over time
5. Subsidence or heave of the site on which your buildings stand, or landslip	• Coastal or river erosion • Inadequate foundations, which did not meet the building regulations which were in force at the time the foundations were built • Caused by demolition, construction, or the building being altered or repaired • Solid floor slabs, or damage caused from them moving, unless the foundations of the home are damaged at the same time, by the same cause • Subsidence, heave or landslip which occurred before this policy started • Settlement, compaction or consolidation of the site due to the weight of new structures or fill material, or of newly made-up ground

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Caused by	But not
6. Escape of water or oil from any tanks, pipes, fixed equipment, any domestic appliance, or fixed heating systems.	• If your home is unfurnished or unoccupied • Overflowing water from sinks, bidets, showers and baths due to the taps being left on • Failure or lack of appropriate sealant and/or grout • Gradual operating cause • The tank, pipe or installation itself if damage caused by normal wear and tear • From guttering, rainwater downpipes, roof valleys, gullies and outside overflows • Subsidence, heave or landslip caused by the escaping water • The cost of replacing lost oil or water
7. Impact by any vehicle, animal, aircraft or anything dropped from them, aerials, masts and satellite dishes, or falling trees and branches.	• By birds or domestic pets • The cost of removing any part of a tree where there is no damage to contents • The cost of removing any part of a tree remaining below ground, or restoring the site • The cost of repairing or replacing aerials, aerial fittings, masts and satellite dishes
8. Riot, civil commotion, labour or political disturbance, vandalism and acts of malicious people	• Caused by any person who is in your home with your permission • If your home is unfurnished or unoccupied

In addition to the above, we'll also provide the following cover, up to the limit of cover shown in your schedule:

Covered for	But not
Alternative accommodation The cost of temporary accommodation, for you and your pets, if your home can't be lived in because of loss or damage by causes 1 to 8 listed above. We'll assess the requirements for each claim and determine the type and size of property that will be sufficient. And/or the cost of temporary storage of your contents.	• Any costs you agree to without our permission • On a guaranteed like for like basis with your home • For any longer than it takes to repair the damage or loss to your home

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Covered for	But not
Contents in the open Loss of or damage to your contents as a result of causes 1, 2, 7 and 8 listed above, while they're outside but still within the boundaries of your home.	• If your home is unfurnished or unoccupied
External door locks The cost of replacing and installing locks and keys on your home's external doors if the keys are lost or stolen	
Freezer and refrigerator contents The contents of your freezer or refrigerator if they're spoiled by: - Accidental failure of the freezing unit - Fumes from your freezer or refrigerator Accidental failure of the electricity or gas supply, not caused by the deliberate act of the supplier	Loss or damage: • Caused by cleaning, repair or alteration • If the freezer or refrigerator is more than 10 years old • Strikes by your power supply company (or its employees) • To the contents of freezers or refrigerators where the plug has been accidentally removed or the appliance has been switched off in error • If your home is unfurnished or unoccupied • Caused by you defrosting
Special events Where you have a valid claim under causes 1 to 8 listed above and we'll increase the sum insured, by the amount shown in your schedule, for four weeks before and four weeks after any of the following events to cover gifts, goods or food: - Religious festivals - Wedding/Civil ceremony - Birthdays - Anniversaries Births/adoptions	

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Covered for	But not
Your liability as a tenant of your home Compensation and legal costs for which you're legally liable as a tenant following: - Loss of damage to your home by causes 1 to 8 listed above. - Accidental damage to fixed glass sanitary fittings, service pipes, cables, drain covers, septic tanks and cesspits. We'll also pay legal costs which are necessary to defend any claim brought against you as a tenant of your home, as long as we've agreed to do so beforehand.	• The cost of maintenance or decoration • If your home is unfurnished or unoccupied
Your personal liability and your liability as the occupier of your home - Compensation and legal costs you become personally legally liable for because of accidents that aren't related to you owning or occupying your home; and - Compensation and legal costs you become legally liable for because of accidents happening in and around your home related to you being the occupier of your home. These accidents must result in: - accidental death, bodily injury to, or illness of, any person; or - loss of, or damage to property. We'll also pay legal costs which are necessary to defend any claim brought against you being personally liable or as the occupier of your home, as long as we've agreed to do so beforehand.	• Accidental death, bodily injury or illness to you or your employees • Loss or damage to property which belongs to or is in the care of you or your employees • Liability for any land or building you own except at the insured address shown in your schedule • In connection to your profession, work or employment • Liability arising from a contract or agreement unless the liability would have existed without that contract or agreement • Any incident which happens outside of the UK • Arising from you owning/possessing or using animals (with the exception of domestic dogs that aren't on referred to in the Dangerous Dogs Act 1991; and horses used recreationally), firearms, motor vehicles, e-scooters, aircraft, drones or watercraft • Arising from you passing on any contagious disease or virus • Arising from deliberate or malicious acts • Arising from any building, electrical or plumbing work in or around your home • Liability that is covered under another policy

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In addition to the above, if you have selected Contents - Accidental Damage, we'll also provide the following, up to the limit of cover shown in your schedule:

Caused by	But not
Accidental damage to your contents which isn't a result of causes 1 to 8 listed above.	• Damage arising during or as a result of cleaning, dyeing, alteration, restoration, repair or renovations • Damage caused by animals, fungi, dry or wet rot • Damage caused by domestic pets chewing, scratching, fouling, tearing or vomiting • Damage due to faulty materials, poor workmanship or design • Damage caused by paying guests or tenants • If your home is unfurnished or unoccupied • The cost of maintenance or routine decoration • Weather related damage • While you move home, unless a professional removal firm is moving your contents and your fragile items have been packed by professional packers • While in a storage facility, saleroom or exhibition

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11 Your Personal Belongings

It's important that you read your schedule, the general exclusions and the terms and conditions that apply to your policy.
Whenever you make a claim, you'll need to pay the excess shown in your schedule.

If you've selected cover away from home, we'll provide the following cover up to the limit(s) shown in your schedule:

Covered for	But not
Loss, damage or theft of your personal belongings when they're removed from your home for up to 60 days at a time.	• Where an exclusion applies elsewhere in this policy.

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12 Specified Valuables

If you've selected Specified valuables cover, we'll provide the following cover up to the limit(s) shown in your schedule for:

Damage or theft (but not loss) when they're:

At home
Your valuable is covered under the Contents insurance section of this wording.

Loss, damage or theft when they're

Away from home *(if shown as selected in your schedule)*
Your valuable is covered when removed from your home for up to 60 days at a time, unless an exclusion applies elsewhere in this policy

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If you've added any optional extras, such as Home Emergency, Family Legal Protection and Pest Cover, these are shown on your schedule and full details can be found in your Optional Extras wording.

Contents

01. Welcome

02. Important information

03. Key words and terms

04. General exclusions that apply to your policy

05. Terms and conditions that apply to your policy

06. How to make a claim

07. Cancelling, amending or renewing your policy

08. If you want to complain

09. Your Buildings Insurance

10. Your Contents Insurance

11. Your Personal Belongings

12. Specified Valuables

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14. Handy contact details

14 Handy contact details

Claims (including out of hours notification)	0345 601 7072
24 hour legal advice helpline	0345 601 7070
24 hour wellbeing, health and medical helpline	0345 601 7071

To use your Optional Extras

Please check your schedule to ensure you're covered before phoning.
If you're unsure, please contact us.

24-hour Family Legal Protection	0345 601 7070
24-hour Home Emergency	0345 601 7624

