

**Welcome to your Marshmallow
home insurance policy**

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If you're considering claiming, please call the 24-hour Claims helpline on: 01908 302323

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Marshmallow Financial Services Ltd.

If you're considering claiming, please call the 24-hour Claims helpline on: 01908 302323

About your Marshmallow policy

A warm welcome to your Marshmallow home insurance policy. We're so pleased that you've chosen **us** to look after **you** and **your home** if something unexpected were to happen.

Please take a moment to read through this Policy Wording and **Schedule**, which constitute **your** policy and contain important information about **your** insurance, **your** obligations to **us** and **our** obligations to **you**. Please keep them safe.

The terms and conditions of this policy concerning this insurance are communicated to **you** in the English language and **we** reserve the right to communicate to **you** in this language for the duration of the policy. **We** have the right to communicate with **you** via telephone, email, sms, in writing to **your** permanent address and via web Live Chat. English law applies during the duration of **your** policy, and this policy document should be read with English law in mind.

This policy is arranged through **Marshmallow** which is a trading name of Marshmallow Financial Services Ltd. Marshmallow Financial Services Ltd. is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 797672, you may check this on the FCA's register by visiting the FCA's website www.fca.gov.uk/register/.

The benefits of this policy are underwritten by Wakam UK Limited. Wakam UK Limited is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if your insurer cannot meet its liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by phoning 0207 741 4100.

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Our commitment to you

At Marshmallow **we** really value **our** customers. We're so pleased **you** have chosen to insure with **us** and **we** want to build a strong, long-term relationship with **you**.

Providing our customers with excellent service at a reasonable price is **our** top priority.

We will:

- Have team members available on live chat to answer **your** queries as quickly as possible during opening hours.
- Have some team members available on Saturdays and Sundays to offer **you** out of hours support.
- Make sure all the information **we** give **you** is, at all times, clear and precise.
- Work tirelessly to help **you** resolve any queries and find **you** the best solutions.
- Be fair and reasonable in **our** dealings with **you**.

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How to get in touch with us

Please review your policy booklet and **Schedule** carefully. If anything within this policy booklet or the **Schedule** is not correct, please notify **us** immediately.

Claims	Contact	Opening hours
Making a new claim Existing claim queries	Phone: 01908 302323 Email: marshmallowproperty@crawco.co.uk	Monday-Friday: 9am – 5pm Any calls during evenings, weekends & bank holidays are picked up by our out-of-hours team
Customer services		
Policy queries Cancelling a policy	Live chat: https://www.marshmallow.com/help	Monday-Friday: 9am – 7pm Weekends & bank holidays: 10am – 4pm
Complaints		
Policy and sales complaints	Live chat: https://www.marshmallow.com/help	Monday-Friday: 9am – 7pm Weekends & bank holidays: 10am – 4pm
Claims complaints	Email: marshmallowproperty@crawco.co.uk	Monday-Friday: 9am–5:30pm

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General Conditions

The following conditions apply to the whole of this policy. Any extra conditions are shown in the sections to which they apply. Failure to comply fully with any of the **general conditions** listed below may prejudice **you** in the event of a claim, which may result in **your** claim not being paid.

Definitions

Certain words within **your Schedule** and this policy wording have special meanings and are highlighted in **bold**. The full list of them and their meanings are below.

Accidental damage means sudden, unexpected and unintentional damage that's been caused by **you, your household** or an external event that can be identified as having happened at a specific time.

Building means the structure of **your home**, its permanent fixtures and fittings, and any permanent external features within the boundaries of **your home**. This includes:

- Main building structure:
 - Doors, windows, and the building structure itself
 - Glass, ceramic hobs, and sanitary ware fixed to and forming part of **your home**
- Garden and Boundary Features:
 - Boundary and garden walls
 - Gates, fences, and hedges
 - Patios, terraces, driveways, and paths
 - Decking, gazebos, and pergolas
- **Outbuildings** and other structures:
 - **Outbuildings**
 - Swimming pools (permanent) and ornamental ponds
 - Tennis courts (hard courts)
- Fixed Installations:
 - Septic tanks, cesspits, and domestic oil/gas tanks
 - TV and radio aerials, satellite dishes, and their fittings
 - Fixed solar panels (professionally installed)
 - Outside lighting and security systems
 - Underground services, inspection hatches, and covers supplying **your home**

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All items which form parts of **your building** must be located at the address shown on **your Schedule** and used for domestic purposes only.

Contents means household items that **you** or **your household** legally own or are legally responsible for (but not property belonging to **your** landlord), which aren't part of the **building**. If **you** aren't sure, a fairly reliable guide for whether something falls under **buildings** or **contents** cover is: Would people normally take it with them when moving house? For example, a rug would be part of **your contents**, but the floor would not.

Visitors' contents means the above definition is extended to apply to visitors to **your home**, other than for paying guests. All items must belong to **the visitor**.

Domestic staff's contents means the above definition is extended to apply to **your domestic staff**. All items must belong to **the domestic staff**.

- **Contents** does not include: pedal cycles above £500 unless specified; mobile phones; any living creature or garden plants; anything used or stored for business purposes (apart from **home office equipment**); **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers and the parts, spares and accessories of any of these; any part of the structure of the **buildings**, including wallpaper.
- It also does not include items taken outside the home. Cover may be extended to these through the **Personal belongings** option.
- **Contents left in the open** means all **contents** left outside within the boundaries of **your home** e.g. in **your** garden or on **your** balcony

Credit card means any credit cards held for personal use issued by a bank, building society or financial institution. This does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.

Crime reference number: A unique official reference number that **you** will be provided with by the police when **you** report any crime that has occurred.

Documents means any piece of written, printed, or electronic matter that provides information or evidence for an official record such as title deeds, passports and certificates.

Domestic staff means a person that is employed to carry out domestic services in **your home** such as cleaning or maintenance.

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Excess means the amount **you** will have to pay up front towards each separate claim that **you** make. The **excess** can vary for different kinds of cover and different kinds of claims. **You** can find what these are in the **Policy Limits and Excesses** section below.

Flood means a substantial volume of water suddenly entering **your home** from an external source at ground floor level or below.

Frozen food means the contents of **your** freezer.

General Conditions means the General Conditions as set out in this Policy Wording.

General Exclusions means the General Exclusions as set out in this Policy Wording.

Heave means the expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

Home means specifically the part of the house or apartment that **you** live in, including the **outbuildings**. These must all be at the address shown on **your Schedule** and used solely for domestic and/or clerical business purposes (computer work, emails, telephone calls and administration).

Home office equipment means any item that is used mainly for **your** or **your household's** profession, business, trade or employment, including computers, laptops, monitors, printers, photocopiers, non-mobile telecommunication equipment and office furniture, when kept at **your home**. This does not include: smartphones and personal mobile devices, any property held as trade stock or business materials, and any equipment owned by **your** or **your household's** employer.

Insurer means Wakam UK Limited. A company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors 100 Bishopsgate, London, United Kingdom, EC2N 4AG.

Landslip means the movement of land down a slope.

Money means cheques, cash, bank notes, postal orders, unused postage stamps, travellers' cheques, travel tickets, luncheon vouchers and gift cards. This does not include promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets, crypto assets (such as bitcoin) and stamps which are part of a stamp collection, money used or held for any trade, professional or business purposes.

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Motorised vehicle means any electrically or mechanically powered vehicle (including E-scooters and Hoverboards), except:

- those used solely as domestic gardening equipment in the garden;
- Class 2 mobility scooters and motorised wheelchairs (these have a top speed of 4mph and cannot be used on the road except where there is no pavement);
- golf carts and trolleys;
- toys and models remotely controlled by a pedestrian;
- electrically assisted pedal cycles (e-bikes) with a maximum power output of 250 watts, maximum assisted speed of 15.5mph that comply with UK Electrically Assisted Pedal Cycle (EAPC) regulations and do not require vehicle registration, insurance, or a driving licence

Outbuildings means permanent, immovable structures within the boundaries of **your home** that are separate from the main **building** in which **you** live, used for private, domestic or clerical business purposes and not designed or used for anyone to live in. This includes, for example, garages, sheds, summerhouses and greenhouses, but does not include caravans, mobile homes, motor homes, car ports or any structure that is open on one or more sides.

Period of insurance means the period from the day **your** cover starts to the day it ends, as shown on **your Schedule**.

Personal belongings means any items of a personal nature which are designed to be worn or carried such as clothing, jewellery, watches, and gadgets like laptops and tablets, sports, musical and photographic equipment, luggage, bags and other items designed to be worn or carried. All items must belong to **you**, **your household**, or be **your** or **your household's** legal responsibility.

Schedule means the **Schedule** of Insurance document which is where **your** personal details and chosen cover limits are presented to **you** in written form, along with details of the property insured.

Specified items means any of the following items which have a replacement value as follows:

- Any pedal cycles above £500
- Any **Valuable Contents** Item above £2,000
- Any item of **Personal belongings** valued above £2,000
- Any Laptop, PC or Television above £2,000

In order for these items to be covered they will need to be disclosed to **us** and **we** will list them

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separately on your **schedule**.

Statement of Fact is a record of the information provided by **you**

Storm means a period of violent weather defined as: wind speeds with gusts of at least 48 knots or 55 mph (equivalent to storm force 10 on the Beaufort scale) and/or torrential rainfall at a rate of at least 25mm per hour and/or snow to a depth of at least one foot (30 cm) in 24 hours and/or hail of such intensity that it causes damage to hard surfaces or breaks glass.

Subsidence means the downward movement of the land beneath the **buildings** that is not as a result of compaction due to the weight of the **buildings** themselves.

Temporary removal and storage means the removal of **your** or **your household's contents** from **your home** for the purpose of being placed in professional storage for a limited period of time, with the intention that they will be returned to **your home**. This does not include delicate or brittle items unless professionally packed.

Valuable contents means items such as jewellery, watches, items containing gold, silver or other precious metals, works of art and collections of coins, stamps, medals. The maximum **we** will pay for valuable **contents** is 30% of your **contents sum insured**.

We, Us, Our means **us – Marshmallow!** More specifically, it means Marshmallow Financial Services Limited, a company authorised and regulated by the Financial Conduct Authority (reference number: 797672). **We** are also registered with the Information Commissioner's Office in relation to the processing of personal information (registration number: ZA295898). Marshmallow Financial Services Limited is incorporated in England and Wales (company number: 11005345).

Unoccupied means when **your home** has not been lived in for more than 60 consecutive days. 'Lived in' means regularly sleeping overnight and using the home for normal daily activities such as cooking and bathing.

You, Your, Yourself means the person, or people named as the policyholder on the **Schedule**.

Your household means all members of **your** household that **you** permanently live with. This includes **your** spouse, partner, child, parents, other relatives and **domestic staff**, or students who are temporarily away for education as long as they normally live with **you** at **your home**. It does not include pets, paying guests, lodgers, tenants, or people unrelated to **you** sharing **your home**.

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Important notice – information and changes we need to know about

It is important that **you** check the details on **your Statement of Fact**, and **your Schedule**. Please let **us** know immediately if any details are wrong, or if any of the information changes during the **period of insurance**.

Although **we** may undertake checks to verify **your** information, **you** must take reasonable care to ensure all information provided by **you** or on **your** behalf is, to the best of **your** knowledge and belief, accurate and complete.

We reserve the right to request additional information from **you** in order to validate **your** details. If **you** do not provide this within the given timeframe, **we** reserve the right to cancel **your** policy.

You must tell **us** immediately if any of **your** information is incorrect or if anything changes. If **we** have incorrect information, this may lead to a premium adjustment, and/or **your** insurance not being valid and/or claims not being paid in full. Please contact **us** as soon as possible if you're not sure about anything.

You must notify **us** about any changes related to **your** policy, including (but not limited to) the following:

- leaving **your home unoccupied** for more than 60 consecutive days
- letting, or planning to lend or let out **your home**;
- using **your home** for business purposes (other than home-working or occasional clerical work);
- anyone living in **your home** being charged with or convicted of a criminal offence.
- **you** are intending to alter or renovate the **buildings** (though not internal changes unless **you** are creating an additional bedroom, bathroom or shower room);
- **you** no longer live at the address shown on **your Schedule**.
- the value of **your buildings** or **contents**
- the number of adults or children at **your home**

If any of **your** details in the **Statement of Fact** change, **your** insurance may not be valid until **we** **have** agreed to the changes.

Any changes, if accepted by **us**, will apply from the date indicated on **your** updated **Schedule**, and **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**.

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If the changes are unacceptable to **us**, and **we** are no longer able to provide **you** with cover, **we** will cancel **your** policy.

Inaccurate information provided by **you** to **us** can affect **your** policy in one or more of the following ways:

1. If, had **we** had accurate information, **we** would not have provided **you** with any cover **we** will have the option to:
 - a. void the policy, which means **we** will treat it as if it had never existed and repay the premium paid less a £75 administration fee; and
 - b. seek to recover any money from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.
2. If **we** would have applied different terms to **your** cover, **we** will have the option to treat **your** policy as if those different terms apply.
3. If **we** would have charged **you** a higher premium for providing **your** cover, **we** will have the option to charge **you** the appropriate premium to be paid in full. In this case **we** may also reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**.

Cancellations

Cancellation by **you**

This insurance provides **you** with a cooling off period to decide whether **you** wish to continue with **our** insurance cover. The cooling off period is for 14 days from the date **your period of insurance** commences, as shown on **your Schedule**.

Cancelling the policy within the cooling off period

If a period of less than 14 days has passed since the start of **your** policy, and **you** have not made a claim, **you** have the right to cancel the policy and receive a pro rata refund of the premium minus a £25 cancellation fee.

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You can cancel this **policy** by talking to our Customer Service team using **our** live chat on www.marshmallow.com/help.

Providing there have been no claims in the current **period of insurance** **we** will refund the premium relating to the time remaining during the current **period of insurance** on a pro rata basis, minus a cancellation fee of £25.

Cancelling the policy after the cooling off period

We will deduct an administration charge of £50 which covers the cost of setting up and subsequently cancelling **your** policy prematurely.

You can cancel this **policy** by talking to our Customer Service team using **our** live chat on www.marshmallow.com/help.

Cancellation by us

We can cancel this policy when **we** have a valid reason for doing so.

If cover has already commenced, **we** will give **you** a maximum of 7 days' notice in writing to **your** last known email address provided to **us**.

If cover has not yet commenced **we** will notify **you** in writing to **your** last known email address provided to **us** that cover will not commence. Valid reasons may include but are not limited to:

- If **you** advise **us** of a change of risk under **your** policy which **we** are unable to insure.
- If **you** fail to respond to requests from **us** for further information or documentation.
- If **you** have given incorrect information, and fail to provide clarification when requested.
- If **you** use threatening or abusive behaviour or language, or intimidation, bullying or inappropriate behaviour towards **our** staff or suppliers, by **you** or any person acting on **your** behalf.
- If **you** misrepresent any information or attempt to gain an advantage under this insurance to which **you're** not entitled.

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- If **you** are involved in, or associated with insurance fraud and/or financial crime.

We will refund the premium relating to the remaining **period of insurance** on a pro rata basis. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **period of insurance**. There may not be a refund of premium allowable if **you** have been involved in fraud and/or financial crime or misrepresented the risk, as explained below.

We will deduct an administration charge of £75 from any refund where **we** have issued the cancellation. This administration charge is chargeable when **we** cancel at any point during the policy, including pre-inception.

When cancellation happens as a result of **your** failure to pay the full premium, the amount of money to be returned to **you** will be calculated on a proportionate basis taking into account the period **you** have been on cover. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **period of insurance**. **We** may, at **our** discretion, reduce any claims payment by the amount of outstanding or overdue premiums that **you** owe **us**. **We** will deduct an administration charge of £75 for all cancellations due to non-payment of premium.

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- Void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed, and **we** may retain the premium; or
- Terminate the policy with effect from the date of any fraud which occurred during the **period of insurance** or application process and charge a cancellation fee of £75. There will not be any refund allowable. If there has been a loss or incident likely to give rise to a claim during the current **period of insurance**, **we** will:
 - Not pay any fraudulent claim
 - Not pay any claim (which would otherwise be valid) which relates to a loss suffered after any fraud.
 - Seek to recover any money from **you** for any claim **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred.
 - Inform the police, other financial services organisations and anti-fraud databases.

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How to make a claim

Prevent further damage

You must take action to prevent any further damage occurring to **your contents** and/or **buildings**, such as turning off water or electricity if safe to do so.

Check **your** cover

Check this policy wording and **schedule** to confirm whether **you're** covered for the type of loss or damage which has occurred.

If It's Theft, Vandalism or Malicious Damage

Contact the police and get a **crime reference number**. **You** must provide **us** with this number as soon as reasonably possible.

Contact **us**

Phone 01908 302 323 or Email marshmallowproperty@crawco.co.uk

You should do this as soon as possible after the loss or damage has been discovered. Any delays may impact **your** claim.

Have **your** information ready:

- **Your** policy number, which **you** will find on **your schedule**
- **Your home** postcode
- Details of what happened
- Date and time of the incident
- Take photos of any damage where it is safe to do so
- A **crime reference number** if applicable

If **you** need extra support or adjustments, tell **us** and **we** will endeavour to make appropriate arrangements.

What **you** MUST NOT do

- Do not accept responsibility if **you** or **your household** are being blamed for injury or damage to someone else
- Do not agree to pay anything or negotiate with anyone without **our** written permission
- Do not carry out permanent repairs until **we** have inspected the damage
- Do not throw away damaged items; **we** may need to see them

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- Do not reply to legal documents; send these to **us**

What **we** may ask **you** to do

- Provide documents, receipts, and proof of ownership and/or value
- Allow **us** to access **your home** and inspect any damage
- Take reasonable steps to recover lost property
- Cooperate fully with **our** investigation
- Give **us** estimates for repairs or replacements

What **we** may do

We reserve the right to:

- Take control of damaged property which belongs to **you** or **your household**
- Take legal action in **your** name to recover costs
- Appoint loss adjusters or specialists to help with **your** claim
- Settle, defend or take over any claim made against **you**.

Claims conditions that apply to the Buildings section

How **we** settle **buildings** claims

If **your** loss or damage is covered by this insurance, **we'll** agree with **you** on how to settle the claim.

We may:

- arrange the repair or replacement using one of **our** approved suppliers; or
- pay **you** the cost of repair; or
- make a cash payment.

We'll pay the full cost of any approved repair or replacement, including:

- architects' and surveyors' fees,
- demolition and removal of debris, and
- any local authority costs **we** have agreed to pay.

We won't pay any costs **you** incur for using independent companies to help **you** with **your** claim, for example **your** own loss assessors or claims management firms.

We may subtract an amount for wear and tear or betterment from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in a good state of repair.

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If **we** are able to repair using our own suppliers, but **you** choose to use **your** own supplier or prefer a cash settlement, **we** will not pay more than it would have cost **us** to repair or replace the item using our suppliers.

In all cases, it is at **our** discretion whether to repair, replace or pay for any item within a claim. However, **we** will explain the options available and will handle **your** claim in a way that aims to leave **you** satisfied with the outcome.

Pairs, sets and suites

Buildings: Matching bathroom suites and kitchens

- If an item in **your** bathroom suite or fitted kitchen is damaged and **we** cannot repair it or replace it with the same item or a reasonably matching equivalent because it is no longer available, **we** will:
 - repair or replace the damaged item with the nearest reasonable match; and
 - make a cash contribution of up to 50% towards the cost of replacing undamaged items that are part of the same set or suite in the same room.
- **We** will not pay to replace or alter any other undamaged items solely because they form part of a set, suite, group or collection of the same design, nature or colour.
- Any payment is subject to the **buildings sum insured**, policy limits and **your excess**.

Flooring: Matching carpets and fitted flooring

- If **your** fitted or matching flooring (including carpet) is damaged and **we** cannot repair it or replace it with the same product or a reasonably matching equivalent because it is no longer available, **we** will make a cash contribution of up to 50% towards the cost of replacing the undamaged flooring in the immediately adjoining room.
- **We** will not contribute towards replacing any other undamaged flooring.
- If the damage is to the hall, stairs and landing and a match is not available, **we** will only cover matching within the hall, stairs and landing areas, not any adjoining rooms.
- Any payment is subject to the **buildings** or **contents sum insured** (as applicable), policy limits and **your excess**.

Your buildings sum insured

Your buildings sum insured is the amount of **buildings** cover **you** have and is reflective of the rebuild value of **your home**. This is displayed on **your Schedule** and is the maximum amount **we** will pay for the loss or damage of **your buildings**. If the true cost of **your** chosen **buildings** sum insured

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is greater than the amount of cover **you** have purchased, **you** will not be able to amend this retrospectively.

We will not reduce the sum insured under the **Buildings** section after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

Limit of insurance

We will not pay more than the sum insured shown in the **Schedule**, including any expenses **you** have to pay and which **we** have agreed in writing for architects, surveyors, consulting engineers and legal fees.

There are further policy limits which are shown within this Policy wording under 'Policy Limits and **Excesses**' which may apply to certain **building** claims.

Claims conditions that apply to the Contents section

How **we** settle **contents** claims

If **you** claim for loss of or damage to **contents**, **we** will, where reasonably possible, first try to repair the damaged item.

If an item is lost, destroyed or damaged beyond economic repair, **we** may, in **our** discretion:

- provide a replacement as new, using the same item or the nearest equivalent **we** can source. The replacement may be from refurbished stock of a similar age and condition; or
- repair the item; or
- pay **you** the cost of replacing the item as new; or
- pay **you** the item's current market value in cash, where:
 - a suitable replacement is not available; or
 - the item was not in good condition prior to the loss; or
 - **you** choose not to repair or replace the item.

If **we** are able to repair or replace an item using our own suppliers, but **you** choose to use **your** own supplier or prefer a cash settlement, **we** will not pay more than it would have cost **us** to repair or replace the item using **our** suppliers.

In all cases, it is at **our** discretion whether to repair, replace or pay for any item within a claim. However, **we** will explain the options available and will handle **your** claim in a way that aims to leave

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you satisfied with the outcome.

We won't pay any costs **you** incur for using independent companies to help **you** with **your** claim, for example **your** own loss assessors or claims management firms.

Pairs, sets and suites

If **you** make a claim for damage to an item that forms part of a matching pair, set or suite, but **we** can't repair or replace the damaged items as they're not available, we'll also make a contribution in cash of up to 50% towards the cost of replacing any undamaged items which are part of the same pair, set or suite.

Territorial limits

This policy covers **your contents** at **your home** address shown on **your Schedule**. If **you** have purchased **personal belongings cover away from the home**, these items are protected anywhere in the United Kingdom for the full **period of insurance**, and worldwide for a maximum of 60 days per **period of insurance**.

Your contents sum insured

Your contents sum insured is the total value of **your contents** that **you** have declared to us. This is the cost of replacing the **contents** in **your home** as new. This is displayed on **your Schedule** and is the maximum amount **we** will pay for the loss or damage of **your contents**. If the true value of **your** chosen **contents** sum insured is greater than the amount of cover **you** purchased, **you** will not be able to amend this retrospectively.

We will not reduce the sum insured under the **Contents** section after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

Limit of insurance

We will not pay more than the **contents** sum insured shown in the **Schedule**. There are additional limits which are shown within this document which may apply to **your contents** claims.

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Underinsurance

If **we** find that **your contents** are worth more than the amount **you** declared to **us**, **we** may reduce the amount **we** pay **you** by paying a proportion of **your** claim, based on how much **you** were insured for compared to what **your contents** were actually worth.

Example: If **you** insured **your contents** for £20,000 but they were actually worth £40,000, **you** were only insured for half the amount **you** should have been. In this case, **we** may only pay half of any **contents** claim **you** make.

Proof of value and ownership

If **you** make a claim, **you** will need to prove that **you** have suffered a loss for that item. This means **you** will need to provide proof of the item's value and proof that **you** owned the item. This will form part of the validation process for **your** claim. Evidence may be in the form of receipts, valuations, photographs or other documents which prove that **you** owned the item and what it was worth.

We recommend that **you**:

- Keep receipts, bank statements or **credit card** statements relevant to all purchases
- Take photographs or videos of valuable items
- Keep instruction manuals, guarantee cards and original packaging where possible
- Get professional valuations for jewellery, watches, antiques and collections
- Register high-value items (bikes, electronics) with their manufacturer or an asset register

If you cannot provide satisfactory proof of ownership or value, **we** may not be able to settle **your** claim or **we** may reduce the amount **we** pay.

Other insurance

If there is any other insurance covering the same Occupiers, Personal and Employers Liability claim **we** will not make any payment under the relevant section until all cover under that other insurance is exhausted. For all other claims **we** will only pay **our** proportionate share of the claim, even if the other insurer(s) refuses the claim.

Unoccupied properties

If the property is **unoccupied** for more than 60 consecutive days, **we** will not pay for loss or damage

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caused by certain things, including (but not limited to):

- escape of water or oil,
- theft or attempted theft,
- vandalism or malicious damage,
- **accidental damage**

By **unoccupied we** mean no member of **your household** is regularly sleeping overnight and using the home for normal daily activities such as cooking and bathing. Any time **you** know **your home** will be **unoccupied** for more than consecutive 60 days, **you** must tell **us** immediately. When properties are left **unoccupied** for more than consecutive 60 days, the chances of theft or damage increases and any damage is likely to be worse than if the property was occupied, which means it impacts **our** assessment of the risk.

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General Exclusions

This insurance does not cover the following:

Wear and tear

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Contractors

Any loss, damage or liability arising from the activities of contractors. For the purpose of this **general exclusion** a contractor is defined as any person, company or organisation working at or on the **home**, including where **you** are working in **your** capacity as a professional tradesman.

Consequential or indirect loss

Any loss, damage, liability, cost or expense of any kind which is not a direct result of an insured event. This includes, but is not limited to, loss of earnings or income, travel or accommodation costs, telephone or postage costs, fees or charges for preparing, submitting or pursuing a claim, and any other incidental or indirect costs or expenses.

Events before the start date

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring before the **period of insurance** starts.

Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event caused deliberately by **you** or **your household**.

Reduction in market value

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Any reduction in value of the **home** following repair or replacement paid for under this insurance.

Illegal activities

Any direct or indirect loss, damage, liability, cost or expense caused as a result of illegal activities.

Cyber and data

Loss, damage, liability, cost or expense caused deliberately or accidentally by: the use of or inability to use any application, software, or programme; not keeping an adequate back up copies; any computer virus; any computer related hoax relating to any of the aforementioned.

Confiscation

Any loss or loss, damage, liability, cost or expense occasioned by or happening through confiscation or detention by customs or other government officials or authorities.

Rot

Any loss, damage, liability, cost or expense of any kind caused by wet or dry rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Pandemic and disease

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or arising out of pandemic, epidemic and/or otherwise infectious or contagious disease; any fear or threat infectious or contagious disease; any action taken to minimise or prevent the impact of infectious or contagious disease.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Pollution, contamination

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident; and/or

oil or water escaping from a fixed oil or fixed water installation **at your home**, and which was not the result of an intentional act and which occurs during any **period of insurance**; and/or all pollution or

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contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Examples of pollution or contamination include but are not limited to: soot, dust contamination, chemical precipitation, poisoning, impurity.

Radioactive contamination

Any loss, damage, liability, cost or expense to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; and/or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion, 'terrorism' means 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(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Vermin, insects and pests

We will not cover any loss or damage caused by vermin, insects, pests or infestation. This includes any cost of removing them, treating the problem or preventing them from coming back.

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War

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

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Policy Limits and Excesses

Policy Limits

The most **we** will pay in respect of any one claim is detailed below. Note that **you** may not have all the types of cover listed. The cover **you** have chosen will be outlined in **your Schedule**.

Buildings Cover	Limit
Buildings sum insured for loss or accidental damage total	Up to £1,000,000 Specified in your Schedule
Emergency services access: damage to Buildings	£5,000
Key Replacement	£750
Alternative accommodation (buildings)	£50,000
Legal Liability as Owner	£1,000,000
Trace and Access	£5,000
Contents Cover	Limit
Contents sum insured for loss or accidental damage total	Up to £100,000 Specified on your schedule
Total value of valuable contents	Cannot exceed 30% of the contents sum insured
Specified item	Please refer to Definitions section for amounts shown relevant to specified items
Visitors' contents in your home	£1,000
Domestic staff's contents in your home	£250
Theft from outbuildings within the boundaries of your home	£3,000
Emergency services access: damage to Contents	£5,000
Contents in the garden – Damage by • fire, explosion, lightning or earthquake; • impact; • flood	£3,000

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Loss of Metered Water/Oil	£1,000
Money	£500
Credit cards	£500
Locks and keys	£750
Alternative accommodation (contents)	£20,000
Temporary removal and storage	£5,000
Celebration cover	Additional £3,000
Digital downloads	£1,000
Frozen food	£500
Home office equipment	£5,000
Tenants liability cover	£2,000
Occupiers' and public liability	£1,000,000
Liability to domestic staff	£1,000,000
Personal Belongings	Limit
Personal belongings: Contents away from your home total	£3,000
Personal belongings: Contents away from your home limit per item unless specified	£2,000
Pedal cycles	£500
Money	£500
Theft from any unattended motor vehicle	£1,000
Credit cards	£500
Documents	£500

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Excesses

The **excesses** that are applicable to this policy are detailed below.

Cover	Excess
Standard compulsory excess	£150
Voluntary excess	Specified in Schedule
Subsidence	£1,000
Escape of water	£500

For any claim involving **subsidence** the standard compulsory **excess** and any **voluntary excess** will not apply. Instead, only the **subsidence excess** shown above will apply.

For any claim involving escape of water, the standard compulsory **excess** will not apply. Instead, the higher **excess** shown above will apply.

We will only apply one compulsory **excess** to any single claim under this policy. If more than one claim is made during the **period of insurance**, an **excess** will apply separately to each claim.

If **you** have chosen to add a voluntary **excess**, **we** will apply this to each section **you** claim under for each claim made under this policy. This means that, if **you** make one claim under both the **buildings** and **contents** sections of this policy, the voluntary **excess** will be charged twice, and the applicable compulsory **excess** will be charged once.

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Buildings Cover

This section details what is and isn't included in **your Buildings** cover, if **you** have taken out this cover with **us**. This section is only applicable if **you** have chosen **Buildings** cover and it is shown in **your Schedule**.

What is covered	What is not covered
Loss of or damage to the buildings caused by any of the following:	<p>Anything shown in the General Exclusions. The relevant excess shown on your Schedule (unless we tell you in any part that an excess doesn't apply).</p> <p>Any reduction in the market value of your home as a result of an insurable event.</p>
Fire , (including smoke damage resulting from fire), explosion, lightning or earthquake.	<p>Damage caused by: cigarette or tobacco burns, scorching, melting, warping or other forms of heat damage caused without flames.</p> <p>Damage caused by smog, air pollution, volcanic ash, agricultural or industrial work.</p> <p>Damage which happens gradually.</p>
Storm or flood	<p>Damage caused by frost.</p> <p>Damage caused by subsidence, heave or landslip.</p> <p>Damage to hedges, gates and fences.</p> <p>Damage to drives, patios and paths unless your home has been damaged at the same time and by the same cause.</p>
Theft or attempted theft.	Loss or damage unless there are signs of violent

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	<p>and forcible entry or exit in your home</p> <p>Loss or damage caused by anyone lawfully in your home, including family members, guests, visitors, or tradespeople.</p> <p>Loss or damage when your home is unoccupied.</p> <p>Any theft or attempted theft not reported to the police and a crime reference number obtained.</p>
Malicious acts or vandalism.	<p>Damage unless there are signs of violent and forcible entry or exit in your home</p> <p>Damage caused by persons lawfully in your home, including family members, guests, visitors, or tradespeople</p> <p>Damage not reported to the police and a crime reference number obtained.</p> <p>Damage when your home is unoccupied.</p>
Riot, civil unrest, strikes, or labour or political disturbances.	
<p>Impact by aircraft or other flying objects such as drones, or anything falling from them.</p> <p>Impact from road or rail vehicles or animals.</p> <p>Falling aerials or satellite dishes (including fittings and masts).</p> <p>Falling lamp posts.</p>	<p>Damage caused by a drone flown by you or your household.</p> <p>Damage caused by domestic pets, insects, pests or vermin.</p> <p>The cost of removal if the fallen tree or branch has not caused damage to the buildings.</p> <p>Damage caused during tree felling, lopping or</p>

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<p>Falling trees or branches – if we accept a claim for damage to the buildings caused by a falling tree or branch we'll also pay reasonable costs to remove the fallen tree or part of the tree.</p>	<p>topping.</p>
<p>Subsidence or Heave of the site on which your home stands, or Landslip</p>	<p>Damage whilst the buildings are undergoing any structural repairs, alterations or extensions.</p> <p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of your building are damaged by the same cause, at the same time.</p> <p>Damage caused by new structures bedding down, settling, expanding or shrinking.</p> <p>Damage to external features – drives, walls, paved terraces, patios, fixtures and fittings, permanently wired fixed alarm systems, swimming pools, statues, gazebos, tennis courts, ponds, fences or gates – unless the part of the building you live in is damaged by the same cause, at the same time.</p> <p>Damage caused by faulty or poor materials, design or workmanship.</p> <p>Damage as a result of coastal or river erosion.</p>

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<p>Escape of water or oil from any interior fixed heating or domestic water installation, fridges, freezers, washing machines or dishwashers.</p>	<p>Damage caused by an escape of water or oil while your home is unoccupied.</p> <p>Damage to the installation or appliance itself caused by the escape of water or oil from it.</p> <p>Damage where the escape is due to wear and tear, wet or dry rot, gradual deterioration or gradual emission.</p> <p>Damage where the escape is due to the failure or lack of sealant and/or grout.</p> <p>Damage caused due to sinks and baths overflowing as a result of the taps being left on.</p> <p>Damage caused by faulty workmanship.</p> <p>Damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>
<p>Forced entry by emergency services.</p> <p>Damage caused by the police, fire, or ambulance services while forcing entry into the buildings to deal with an emergency involving you or your household, up to £5,000</p>	<p>Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.</p> <p>Damage caused by the police entering your home due to you or a member of your household having engaged in any illegal activity.</p>
<p>Fees.</p> <p>If a valid claim is made under the Buildings section, we will also cover:</p> <ul style="list-style-type: none"> • fees for architects and surveyors, consulting engineers and legal fees incurred in repairing or replacing 	<p>Any fees and costs you have to pay for preparing or progressing any claim.</p> <p>Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if you</p>

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<p>damaged parts of the buildings, provided the damage is covered under the policy and subject to our prior written agreement. These fees must not be more than those recommended by the relevant professional institutes.</p> <ul style="list-style-type: none"> the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of your home are repaired or replaced. the cost of clearing debris from the site or demolishing or shoring up the buildings. 	<p>were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of the buildings.</p> <p>Any cost that you agree to pay without our prior written permission. Please don't agree to anything without checking with us first.</p>
<p>Key replacement.</p> <p>If your keys are lost, stolen or accidentally and visibly damaged, we will pay for the cost up to £750 for replacing the keys, locks or lock mechanisms of :</p> <ul style="list-style-type: none"> the external doors or windows of your home safes within your home alarms in your home 	<p>Loss or damage by any process of repair or restoration.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p> <p>This cover is included under Buildings and/or Contents sections. If both sections are in force, we will only pay under one section</p>
<p>Alternative accommodation.</p> <p>Where a valid claim is presented under the Buildings section, we will pay you for the reasonable cost up to £50,000 for short-term alternative accommodation for you, your household and your pets when your home cannot be lived in due to loss or damage by</p>	<p>Any costs that you:</p> <ul style="list-style-type: none"> have to pay once your home becomes habitable again agree to pay without our prior written permission. Please don't book anything without checking with us first.

<p>buildings.</p> <p><i>Reasonable accommodation expenses mean taking all of the circumstances of your claim into account, including your needs, the length of time for which accommodation is needed and alternative (and comparable costs of) accommodation available locally. We are happy to discuss and can offer help in finding accommodation.</i></p>	<p>The cost of alternative accommodation for anyone who is not a member of your household.</p>
<p>Damage to underground cables, pipes, drains and tanks that you are legally responsible for at the address named on this policy.</p>	<p>Damage caused by or from demolition, alteration or repair to your home. Faulty workmanship, design or materials.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • Gradual deterioration where parts have simply worn out and come to the end of their serviceable lives. • Subsidence, upheaval, movement or shrinkage of your land being triggered by water escaping from an underground pipe, drain or tank. • The coast or a riverbank being worn away. • The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.
<p>Trace and access.</p> <p>If the buildings are damaged due to water escaping from, or oil leaking from:</p> <ul style="list-style-type: none"> • Water tanks or pipes 	<p>Repairing or replacing the water tanks, pipes, heating systems, domestic appliances or oil-fired heating installations themselves (i.e., the source of the leak);</p>

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<ul style="list-style-type: none"> • Fixed heating systems • Domestic appliances (such as washing machines, dishwashers, fridges or freezers) • Fixed oil-fired heating installations <p>in your home, we will pay the necessary costs, up to £5,000 per incident, that you incur in:</p> <ul style="list-style-type: none"> • Locating the source of the leak or damage; and • Reinstating any wall, floor, ceiling, drive, fence or path removed or damaged in order to find the source of the leak. <p>You must contact us before undertaking any trace and access work, unless this is not reasonably practical in an emergency</p>	<p>Damage or costs if the leak was caused by alterations, repairs or building work to your home;</p> <p>Damage or costs arising from a gradual leak (i.e., one that develops slowly over time rather than suddenly);</p> <p>Damage or costs while your home is unoccupied</p> <p>Leaks from swimming pools, hot tubs, or septic tanks;</p> <p>Damage or costs arising from leaks outside your home (except for underground drains and pipes covered under the tenants liability section);</p> <p>Damage or costs arising from the failure or lack of sealant or grout.</p>
<p>Selling your home.</p> <p>If you are selling your home and between the date of exchange of contracts and completion of the sale, there is damage by anything insured under the Buildings section, the purchaser shall have the full protection of your policy in respect of the buildings up to the date of completion of the purchase as long as the buildings are not covered by any other insurance.</p>	<p>This cover does not apply if insurance on the buildings of your home has been arranged by or for the buyer.</p> <p>Damage listed under a cover existing elsewhere in the Buildings section but that is specifically excluded under that cover.</p>

<p>Legal liability as owner.</p> <p>The legal liability of you as owner of the buildings and land belonging to it, to pay damages and costs to others up to £1,000,000 which arise from any single event occurring during the period of insurance which results in:</p> <p>Accidental death, disease, illness or accidental physical injury to anyone, accidental damage to physical property.</p> <p>This includes amounts you legally have to pay, as the previous owners of any private property, under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975</p>	<p>Accidental death, disease, illness or accidental physical injury to you, your household or your domestic staff.</p> <p>Accidental damage to property owned by you, your household, or your domestic staff.</p> <p>Liability arising from any employment, trade, profession or business.</p> <p>Liability due to an agreement made by you, your household or your domestic staff unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p> <p>Liability connected with the ownership of other premises</p> <p>The cost of putting right any fault, or alleged fault, which, if not put right, may cause accidental death, disease, illness or accidental physical injury to anyone, or accidental damage to physical property.</p>
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Buildings Accidental Damage Cover

This section details what is and isn't included in **your Buildings Accidental Damage** Cover, if **you** have taken out this cover with **us**. This section is only applicable if **you** have chosen **Buildings** cover and it is shown in **your Schedule**.

What is covered	What is not covered
Loss of or damage to the buildings caused by any of the following things:	Anything shown in the General Exclusions . The relevant excess shown on your Schedule .
Accidental damage to your buildings.	<p>Damage when your home is lent, let or sublet to anyone other than your household.</p> <p>Damage while your home has been unoccupied</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • water entering your home other than by storm or flood, however you may be covered under the Storm and Flood section above • mechanical, electrical or electronic fault or breakdown • poor or faulty design, workmanship or materials • subsidence, heave, landslip, structures bedding down or settlement of newly made-up ground, or the coast or a riverbank being worn away • domestic pets, including chewing, scratching, tearing, fouling or urinating • insects, pests or vermin, • demolition, alteration or repair.

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Contents Cover

This section details what is and is not included in **your Contents** cover. This section is only applicable if **you** have chosen **Contents** cover and it is shown in **your Schedule**.

What is covered	What is not covered
Loss or damage to contents in your home at the address shown on the Schedule including contents in, outbuildings , caused by the following:	Anything shown in the General Exclusions . The relevant excess shown on your Schedule . Property mainly used for business, trade, profession or employment purposes other than home office equipment . Plus:
Fire (including smoke damage resulting from fire), explosion, lightning or earthquake.	Damage caused by: cigarette or tobacco burns, or scorching, melting, warping or other forms of heat damage caused without flames. Damage caused by smog, air pollution, volcanic ash, or agricultural or industrial work.
Storm or flood	Damage caused by frost.
Theft or attempted theft of contents from within your home following forcible and violent entry to or exit from your home . A limit of £3,000 will apply to theft or attempted theft from outbuildings within the boundaries of your home following forcible and violent entry to or exit from your home .	Loss or damage caused by anyone lawfully in your home , including family members, guests, visitors, or tradespeople Theft or attempted theft where no forcible and violent entry to or exit from your home was used Loss caused by someone deceiving you into

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	<p>handing over property, except where deception was used solely to gain entry to your home</p> <p>Loss while your home has been unoccupied</p> <p>Loss while your home is lent, let or sublet</p> <p>Loss while your home is used for bed and breakfast, holiday lets or paying guests</p> <p>Theft not reported to the police with a crime reference number obtained</p>
Malicious acts or vandalism	<p>Damage unless there are signs of violent and forcible entry or exit to your home</p> <p>Damage caused by anyone lawfully in your home, including family members, guests, visitors, or tradespeople</p> <p>Damage not reported to the police and a crime reference number obtained.</p> <p>Damage when your home is unoccupied</p>
Riot, civil unrest, strikes, or labour or political disturbances.	Loss or damage not reported to us within 7 days
<p>Impact by aircraft or other flying objects such as drones, or anything falling from them.</p> <p>Impact from road or rail vehicles or animals.</p> <p>Falling trees or branches, lamp posts, telegraph poles, receiving aerials (including satellite dishes).</p>	<p>Damage caused by a drone flown by you or your household.</p> <p>Damage caused by domestic pets, insects, pests or vermin.</p> <p>Damage to the trees or branches themselves.</p> <p>Damage caused to your contents during tree</p>

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	<p>felling, lopping or topping.</p>
<p>Subsidence, heave, or landslip of the ground on which your home stands.</p>	<p>Subsidence caused by making changes to the building e.g. converting a loft or adding an extension.</p>
<p>Escape of water or oil from any interior fixed heating or domestic water installation, fridges, freezers, washing machines or dishwashers.</p>	<p>Damage caused by an escape of water or oil while your home is unoccupied.</p> <p>Damage to the installation or appliance itself caused by the escape of water or oil from it.</p> <p>Damage where the escape is due to wear and tear, wet or dry rot, gradual deterioration or gradual emission.</p> <p>Damage where the escape is due to the failure or lack of sealant and/or grout.</p> <p>Damage caused due to sinks and baths overflowing as a result of the taps being left on.</p> <p>Damage caused by faulty workmanship.</p> <p>Damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>
<p>Emergency services (police, fire, or ambulance services):</p> <p>We will pay for damage up to £5,000 to your contents caused by the emergency services while getting into your home to deal with an emergency involving you or your household.</p>	<p>Damage listed under a cover existing elsewhere.</p> <p>Damage caused by the police entering your home due to you or a member of your household having engaged in any illegal activity.</p>
<p>In addition, the following things are included as part of your cover:</p>	<p>Anything shown in the General Exclusions.</p> <p>The relevant excess shown on your Schedule.</p>
<p>Contents in the garden</p> <p>Damage to contents within the boundaries of</p>	<p>Damage to hedges, trees, shrubs, plants or lawns;</p>

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<p>your home up to £3,000 by;</p> <ul style="list-style-type: none"> • fire, explosion, lightning or earthquake; • impact; • flood 	<p>Damage caused by an escape of water or oil while your home is unoccupied.</p> <p>Damage excluded elsewhere in this policy</p>
<p>Loss of metered water or domestic heating oil up to £1,000 following accidental damage to interior fixed domestic heating or water installations situated in or on your home.</p>	<p>Loss occurring while your home is unoccupied.</p>
<p>Money: Loss of, or damage to, money whilst it is inside your home up to £500.</p>	<p>Theft, unless force and violence was used to enter or leave your home.</p> <p>Money cover doesn't extend to IOUs, credit vouchers, promotional vouchers, airmiles, cryptocurrency, scratch cards, lottery or raffle tickets, loyalty points, stamps, or any money held or used for business purposes.</p> <p>Loss of, damage to or theft of money in your outbuildings.</p>
<p>Credit cards: Up to £500 per incident to cover any liability you or a member of your household incur under the terms of any personal credit card following unauthorised use after it is stolen from your home.</p> <p><i>Please remember to inform the police and the bank or credit card provider as soon as possible.</i></p>	<p>Unauthorised use of the card by you, your household or any other person lawfully in your home, or anyone else, unless force and violence was used to enter your home.</p> <p>It does not include those cards used for trade or business purposes.</p> <p>Any costs which are recoverable by the card issuer.</p>
<p>Locks and keys: Replacing and installing locks and keys with those that are approved by us to the external doors of your home, and safes in your home if the keys are lost or stolen up to £750.</p>	<p>Claims covered by a separate buildings policy you have to cover theft or loss of keys.</p> <p>Damage caused by repair.</p> <p>Damage to locks caused by mechanical,</p>

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	electrical or electronic fault or breakdown.
<p>Alternative accommodation: If damage to your contents means your home is temporarily uninhabitable, we will arrange similar, temporary accommodation while we take care of it.</p> <p>We will pay:</p> <p>The reasonable cost of temporary accommodation up to £20,000 for you, your household and your pets while your home is being repaired</p> <p>The temporary storage of your contents if they are at risk.</p> <p>If you are a tenant this cover will be provided as long as no other insurance covers this.</p> <p><i>By 'reasonable cost' we mean that the amount we pay for temporary accommodation will take account of all of the circumstances of the claim, including your needs, the length of time the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.</i></p>	<p>Any costs you agree to without our written permission.</p> <p>Any costs that arise once your home is fit for you to live in again.</p> <p>Costs for any person who is not a member of your household.</p> <p>Any costs associated with keeping livestock.</p>
<p>Celebration cover: To cover gifts and food bought for a special event such as a religious festival, wedding or birthday up to £3,000 . The limit under Policy Limits and Excesses is the maximum we will pay per period of insurance irrespective of how many celebrations are observed.</p> <p>Gifts are covered provided the loss or damage happened within 30 days before or after the</p>	

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event for which the gifts were purchased.	
<p>Digital downloads: Loss of or damage to legally downloaded content that you have bought and stored on your home entertainment equipment, up to £1,000</p>	<p>The cost of remaking a film, tape or disc.</p> <p>Rewriting the information on your home entertainment equipment.</p> <p>Files that can be retrieved from elsewhere.</p> <p>Claims where you cannot provide proof of purchase and confirmation from the download provider that they cannot restore your lost files.</p> <p>Loss of or damage to the entertainment equipment itself, unless covered under another section of this policy.</p>
<p>Frozen food: The cost of replacing food up to £500, in a freezer that's been spoiled by an accidental change in temperature.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • due to the plug being accidentally removed or the appliance being switched off by mistake, or following any planned interruption to your supply carried out by your electricity provider. • due to the failure of your electricity or gas supply caused by a strike or any other industrial action • if the appliance is over 10 years old.
<p>Home office equipment: Loss of or damage to home office equipment up to £5,000 which belongs to you or your household, and used your home for office work, if caused by one of the events listed in this Contents cover table.</p>	<p>Loss of or damage to electronic storage media, discs, records, diskettes or tapes.</p> <p>Any home office equipment owned by an employer of a member of your household.</p> <p>Data.</p>
Tenants Liability	Loss or damage when your home is

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<p>Cover for up to £2,000 if you are legally liable to pay as a tenant where you cause physical damage to the building you live in.</p> <p>This cover applies only where:</p> <ul style="list-style-type: none"> the loss or damage is due to a cause listed on buildings sections of this document the claim for damages arises from one specific incident; and that incident happens during the period of insurance shown on your home insurance schedule. <p>We also extend this cover to include amounts you are legally liable to pay for accidental damage to:</p> <ul style="list-style-type: none"> underground drains, pipes, cables and tanks serving your home, where you are legally responsible for them; fixed glass in the windows, doors or roof of your home; fixed ceramic hobs in your home; and sinks, toilets, baths and other fixed bathroom fittings in your home. 	<p>unoccupied.</p>
<p>Occupiers' and public liability:</p> <p>The personal legal liability of you:</p> <ul style="list-style-type: none"> as occupier of your home and its land, as individuals, <p>to pay damages and costs to others which arise from any single event occurring during the period of insurance which results in:</p> <ul style="list-style-type: none"> accidental death, disease, illness or accidental physical injury to anyone, accidental damage to physical property. <p>The most we will pay is £1,000,000. We will also</p>	<p>Accidental death, disease, illness or accidental physical injury to you, your household.</p> <p>Accidental damage to property owned by you, your household, or your domestic staff.</p> <p>Anything owned by or the legal responsibility of your household.</p> <p>Injury, death, disease or illness to any of your household (other than your domestic staff who normally live with you).</p>

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<p>pay defence costs agreed by us in advance in writing.</p>	<p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991, or any law that amends those provisions.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • any employment, trade, profession or business of any of your household, • any of your household passing on any disease or virus, • the ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models), gliders, hang-gliders, caravans or trailers, • any of your household owning land or buildings, • The Party Wall etc. Act 1996. • any criminal or violent act to another person <p>Liability accepted by any of your household under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
<p>Employers' Liability</p> <p>The legal liability of you as an employer to any of your household's domestic staff for accidental</p>	<p>Accidental death, disease, illness or accidental physical injury while travelling in, entering or leaving any motor vehicle, aircraft, watercraft or other means of transport owned or used by you</p>

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<p>death, disease, illness or accidental physical injury. The most we will pay is £1,000,000.</p> <p>We will also pay defence costs agreed by us in advance in writing.</p>	<p>or your household.</p> <p>Any liability covered by any other insurance policy.</p> <p>Any liability arising outside the United Kingdom, except while domestic staff are temporarily accompanying you or your household abroad for up to 60 days during the period of insurance.</p>
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If you're considering claiming, please call the 24-hour Claims helpline on: 01908 302323

Contents Accidental Damage Cover

This section details what is and is not included in **your Contents Accidental Damage** cover, if **you** have taken out this cover with **us**. This section is only applicable if **you** have chosen **Contents** cover and it is shown in **your Schedule**.

What is covered	What is not covered
Loss of or damage to your contents caused by any of the following things:	Anything shown in the General Exclusions . The relevant excess shown on your Schedule (unless we tell you in any part that an excess doesn't apply).
Accidental damage to the contents in your home	Loss or damage when your home is lent, let or sublet to anyone other than your household . Loss or damage while your home in which you live has been unoccupied . Damage caused by: <ul style="list-style-type: none">• water entering your home other than by storm or flood• mechanical, electrical or electronic fault or breakdown• poor or faulty design, workmanship or materials• demolition, alteration or repair• caused by pets, through chewing, scratching, tearing, fouling or vomiting• caused by insects, pests or vermin, or• caused by a drone being flown by you or your household.

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<p>Audio-visual equipment: Accidental damage, in your home, to the following electrical items that are not portable.</p> <p>Television sets, DVD players, radios, personal computers (including accessories), games consoles and other audio-visual equipment.</p> <p>Mirrors or glass: Accidental breakage of mirrors, fixed glass in furniture, pictures, ornaments, plate-glass tops to furniture and ceramic hobs in your home.</p>	<p>Loss of or damage to portable items, including: handheld games consoles, radio transmitters, hearing aids, cameras, video cameras and satellite navigation systems, and software or downloaded content, records and discs (including CDs, DVDs and computer games).</p> <p>Loss or damage caused by dismantling, adjusting or repairing any equipment, through misuse, or by failing to use the equipment in line with the manufacturer's instructions.</p> <p>Mechanical or electrical faults or breakdown.</p> <p>Damage to fixtures and fittings.</p> <p>Loss of or damage to food, drink, plants, corneal or contact lenses, money, securities, clothing.</p> <p>Pedal cycles above £500 unless specified.</p>
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Marshmallow Financial Services Ltd.

If you're considering claiming, please call the 24-hour Claims helpline on: 01908 302323

Personal Belongings Cover: Contents away from the home

This section details what is and isn't included in **your Personal Belongings** cover. This section is only applicable if **you** have chosen **Personal Belongings** cover and it is shown in **your Schedule**.

This cover applies for items in the UK during the **period of insurance**, as well as outside the UK for a maximum of 60 days per **period of insurance**.

What is covered	What is not covered
<p>All of the following are included provided that they belong to you or your household or that you or your household are legally responsible for them and they are used for private purposes.</p> <p>Note that the limit for this section should be considered to be included in the Contents cover limit and not as in addition to it.</p>	<p>The excess(es) shown on your Schedule;</p>
<p>Loss or damage to your Personal belongings up to the amount shown on your schedule.</p> <p>There are the following limits:</p> <p>Loss of or damage to individual personal belongings up to £2,000 unless specified on the schedule. If you have selected a lower overall limit of personal belongings then the lower limit will apply.</p> <p>Loss of or damage to individual pedal cycles exceeding £500 unless specified on the schedule.</p>	<p>Loss of or damage from theft or attempted theft of pedal cycles unless if, at the time of theft, the pedal cycle is:</p> <ul style="list-style-type: none">• in your immediate custody and control; or• in a locked building where access was gained by forcible and violent entry; or• securely locked to an immovable object using a purpose-designed bicycle lock; <p>Loss of or damage caused by racing, pace making or trials.</p> <p>Loss of or damage to pedal cycle tyres, wheels and accessories unless the pedal cycle is lost or damaged at the same time.</p>

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<p>Loss of or theft of money up to £500</p> <p>Theft from any unattended motor vehicle up to £1,000.</p> <p>Credit cards up to £500 per incident to cover any liability you or a member of your household incur under the terms of any personal credit card following unauthorised use after it is lost or stolen</p> <p>Documents, certificates and passports up to £500.</p>	<p>Theft from an unattended motor vehicle unless your property is kept in a locked boot or locked glove compartment and the vehicle is securely locked.</p> <p>Any loss involving theft that is not reported to the police with a crime reference number obtained.</p> <p>Motorised vehicles, aircraft, boats, jet skis, caravans, trailers and the parts, spares and accessories of any of these.</p> <p>Loss of or damage to personal belongings and money where you or your household have not taken reasonable care to keep them safe. This includes loss or damage when items are left unattended in a place or in a way that makes them more likely to be lost, damaged or stolen, for example when left on a table in a café, bar or restaurant, on a beach or by a swimming pool, or in a changing room or other communal area without supervision. This exclusion does not apply to items kept in a locked building, locked room, locked safe, locked locker or locked vehicle (provided theft from unattended vehicle conditions listed above are met).</p> <p>Loss or damage to personal belongings and money, while they are in the custody or control of any member of your household who is living away from home while studying at university, college or school.</p> <p>Loss or damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, beetle, moth, insects, vermin, domestic pets, infestation,</p>
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	<p>damp, rust, mildew.</p> <p>Loss or damage caused by any process of dyeing, cleaning, alteration, repair, renovation or restoration.</p> <p>Mobile phones.</p> <p>Loss or damage caused by mechanical or electrical breakdown.</p> <p>Loss or damage caused by detention or confiscation by customs or other officials.</p> <p>Loss of or damage to sports equipment in the course of play or use.</p> <p>Loss of or damage to equipment and accessories for mountaineering, pot holing, snow skiing, snowboarding, water gliding, hang gliding, paragliding, windsurfing, sailboarding, surfboarding and other water sports.</p>
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Important Notes

Data protection

Marshmallow Financial Services Ltd are governed by the Data Protection Act 2018. Wakam UK Ltd is governed by the Data Protection Act 2014. Under these legislations **we** and Wakam UK Ltd are required to tell **you** the following information. It explains how **we** or Wakam UK Ltd may use **your** details and tells **you** about the systems **we** or Wakam UK Ltd have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive. **You** should show this notice to anyone whose personal information may be processed to administer this policy, including handling any claims.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, **we** and **the Insurer** will need to collect data which the Data Protection Act defines as sensitive, such as medical history or criminal convictions. **We** will not use this data except for the specific purpose for which **you** provide it and to provide the services described in **your** policy booklet.

It is important that **you** understand how **we** will use **your** information. Please refer to www.marshmallow.com/about-us/ for details of **our** privacy policy.

You are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or if **you'd** like to find out more about this notice **you** can write to the Data Protection Officer at dataofficer@marshmallow.com

Insurance administration

Information **you** supply may be used for the purposes of insurance administration by the **Insurer**, the **Insurer's** agents, re-insurers and **Marshmallow**. In assessing any quote or claims made, the **Insurer** may undertake checks against externally available information such as electoral roll, county court judgement, Scottish decree, bankruptcy or repossessions.

Fraud prevention and detection, and claims history

In order to prevent and detect fraud, **we** may at any time:

- Share information about **you** with other organisations including the police.

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- Conduct searches about **you** using publicly available databases and other industry wide sources.
- Undertake credit searches both in the United Kingdom and abroad.
- Check and/or share **your** details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Furthermore, this will result in **your** policy being cancelled or voided and **your** claim being repudiated.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt and tracing beneficiaries.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

We can supply on request further details of the databases **we** access or contribute to. **We** and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

We conduct these activities to help **us** to check information provided by **you** to **us** and to prevent fraudulent claims. Under the conditions of **your** policy **you** must tell **us** about any insurance related incidents (such as accidents, theft or legal proceedings) whether or not they give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to such incident to these databases.

We may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

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Credit searches and accounting

In assessing an application for insurance or policy renewal, **we** or **the Insurer** may search the databases made available to **us** by credit reference agencies. They keep a record of that search. **We** or **the Insurer** may also pass to credit reference agencies information **we** hold about **you** and **your** payment record with **us**. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. **We** may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by **us**, acceptance or rejection of **your** application will not depend only on the results of the credit scoring process.

Your responsibility

Although **we** may undertake searches or make enquiries to verify **your** details, **you** must take reasonable care to ensure that all information provided by **you** or on **your** behalf is, to the best of **your** knowledge and belief, accurate and complete.

Other insurers

The Insurer may pass information about **you** and this policy to other insurance companies with which **we** either reinsure **our** business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA"). **We** may also share data with other group companies who may be located outside of the EEA.

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Complaints

Marshmallow complaints process

If **you** need to make a complaint, please get in contact with **us** by emailing **us** at complaints@marshmallow.com. This email address is used for all complaints including a complaint about a policy, about a claim or about how **you've** been treated in general.

You will have a final response from **us** within eight weeks of **us** receiving **your** complaint, but **we** will be in contact with **you** throughout this process. **Our** complaint handling time frames are shown below:

- If **your** complaint can be closed as a short complaint, **we** will aim to resolve this in 3 working days and send **you** our summary resolution communication. If **we** can't resolve **your** complaint within this time, then the below applies.
- Within 10 days **we** will send **you** an email acknowledging **your** complaint. If the nature of **your** complaint is unclear, **we** may call **you** or write to **you** to ask for more details.
- If **we** are unable to resolve **your** complaint within 4 weeks **we** will contact **you** again letting **you** know that **we** are still looking into **your** complaint and will let **you** know when **we** expect to be able to provide a final response.
- Within 8 weeks **we** will send **you** our final response to **your** complaint or explain to **you** the reason for further delay and indicate when **we** expect to be in a position to issue **you** a final response.

Complaining to the Financial Ombudsman

If **you** are unhappy with how **we** handled **your** complaint **you** can get in contact with the Financial Ombudsman Service (FOS), free of charge, letting them know that **you** are dissatisfied with **our** final response or the further delay. **You** must refer **your** complaint to the FOS within 6 months of **our** final response to **you**.

You can contact them at:

The Financial Ombudsman Service

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Exchange Tower
London E14 9SR
Tel: **08000 234 567**

Free for people phoning from a "fixed line" (for example, a landline at home).

Or: **0300 123 9 123**

Free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: **complaint.info@financial-ombudsman.org.uk**

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information **you** can visit their website at **www.financial-ombudsman.org.uk**

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