

PROPERTY OWNERS COMBINED POLICY

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Certain Underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

TYPE OF INSURANCE AND COVER

You can choose from Buildings and Contents insurance. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation. Please note: If your property is unoccupied, the cover may be restricted; you should check with your insurance adviser, who will confirm what cover is being provided.

Cover specific features and benefits

Section One: Buildings

Buildings with or without accidental damage – which is optional

Includes cover for loss or damage caused by:

- Fire, lightning, explosion, earthquake, subterranean fire
- Riot, civil commotion, strikers, locked out workers and labour disturbances, malicious persons
- Theft/attempted theft
- Hold up by violence and/or threats of violence
- Storm
- Flood
- Escape of water from any tank, apparatus or pipe
- Leakage of oil from any fixed oil heating installation
- Aircraft, and other aerial devices or articles dropped from them
- Breakage or collapse of TV and radio aerials, external satellite dishes aerial fittings and masts
- Impact by any vehicle or animals
- Falling trees or branches
- Replacement locks (Up to £500)
- Landscaped gardens (Up to £10,000)
- Malicious attack
- Trace and access (Up to £2,500 per claim and up to £5,000 in any period of insurance)
- Building fees and the cost of removing debris

The following cover is optional which you can choose to include:

- Accidental damage to underground pipes or cables
- Subsidence, landslip, heave
- Terrorism cover

Section Two: Loss of Rent

You are covered for loss of rent or the increased cost of working, up to the sum insured shown in the Certificate and not exceeding the indemnity period stated in the Certificate.

Section Three: Public Liability

Up to £2 million liability cover as the owner of the property listed in the policy schedule.

Section Four: Contents

Includes cover for loss or damage caused by:

- Fire, lightning, explosion, earthquake, subterranean fire
- Riot, civil commotion, strikers, locked out workers and labour disturbances, malicious persons
- Theft/attempted theft
- Hold up by violence and/or threats of violence
- Storm
- Flood
- Escape of water from any tank, apparatus or pipe
- Leakage of oil from any fixed oil heating installation
- Aircraft, and other aerial devices or articles dropped from them
- Breakage or collapse of TV and radio aerials, external satellite dishes aerial fittings and masts
- Impact by any vehicle or animals
- Falling trees or branches

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Section One: Buildings

- The first £250 of every claim, increased to £500 for third party property (liability) and £1,000 for subsidence, landslip, heave (or as specified by endorsement).
- There is no cover for any loss, destruction or damage arising from building works, renovation or refurbishment.
- There is no cover for loss, damage cost or expense resulting from terrorism

Section Four: Contents

- The first £250 of every claim
- Pictures, prints and works of art are limited to £500 per item and £1,000 in total for any one claim

Other Conditions that apply to this insurance

- You must notify us if the property becomes unoccupied

PERIOD OF INSURANCE

The insurance offered is a twelve month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by contacting your insurance adviser. The charges that will apply are detailed in the General Conditions section of the insurance document.

Your right to change your mind

If you are not satisfied with the cover provided by this insurance, please return the documents to your insurance adviser within 14 days of receiving them. As long as you have not made a claim, we will return any premium you have paid.

HOW TO CLAIM

If a claim or possible claim occurs, you must report it to us as soon as reasonably possible. Please contact Adjusting Associates LLP on 0144 322 9513, for out of office hours on the emergency 24 hour number 0172 476 1378 or email claims@adjustingassociates.com

COMPLAINTS

We aim to give our customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if you wish to make a complaint, you can do so at any time by referring the matter to either Andrew Copeland Insurance Consultants or the Complaints team at Lloyd's. Contact details as follows:

Andrew Copeland Insurance, 230-234 Portland Road, London, SE25 4SL
Tel: 0208 656 2544
Email: complaints@acopeland.com.

Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Phone: 0207 327 5693
Fax: 0207 327 5225
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

These procedures do not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with you, this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.