

PROPERTY PROTECTION RESIDENTIAL 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 may be optional.

Includes cover for loss or damage caused by:

- Fire, smoke, earthquake, explosion, lightning
- Aircraft, and other flying objects or anything dropped from them
- Riot, civil commotion, strikes and labour or political disturbances
- Impact by vehicles, trains, animals
- Breakage or collapse of radio or TV aerials, fixed satellite dishes their fittings or masts
- Falling trees or branches
- Theft/attempted theft
- Theft/attempted theft by tenants (Up to £5,000)
- Malicious acts or vandalism
- Malicious acts or vandalism by tenants (Up to £5,000)
- Flood
- Escape of water or oil from any fixed domestic water or heating installation or appliance
- Subsidence, landslip or heave
- Storm

Cover also includes:

- Trace and Access (Up to £2,500)
- Unauthorised Use of Services (Up to £5,000)
- Unauthorised Alterations (Up to £20,000)
- Accidental breakage of fixed glass, sanitary fittings, ceramic glass in cooker hobs of built in units and solar panels
- Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation
- Building fees (up to 12.5% of the buildings sum insured) and the cost of removing debris following a claim
- Emergency access
- Landscaped Gardens (Up to £5,000) (Following damage by the emergency services attending the private residence)
- Accidental damage to CCTV systems (Up to £5,000)
- Accidental damage to underground pipes and cables
- Up to £5,000 cover for carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines, tumble dryers.
- Fire Extinguisher Expenses (Up to £5,000)

Section two: Contents

Contents with or without accidental damage (which may be optional).

In the home: includes cover for loss or damage caused by:

- Fire, smoke, earthquake, explosion, lightning
- Aircraft, and other flying objects or anything dropped from them
- Riot, civil commotion, strikes and labour or political disturbances
- Impact by vehicles, trains, animals
- Breakage or collapse of radio or TV aerials, fixed satellite dishes their fittings or masts
- Falling trees or branches
- Theft/attempted theft
- Theft/attempted theft by tenants (Up to £5,000)
- Malicious acts or vandalism
- Malicious acts or vandalism by tenants (Up to £5,000)
- Flood
- Escape of water or oil from any fixed domestic water or heating installation or appliance
- Subsidence, landslip or heave
- Storm

Cover also includes:

- Accidental breakage of glass tops and fixed glass in furniture, ceramic glass in cooker hobs and mirrors
- Up to 20% of the contents sum insured for loss of rent or costs for alternative accommodation
- Accidental damage to TV, video, audio or computer equipment in the private residence and aerials, fittings and satellite dishes
- Loss of metered water (Up to £750)
- Contents outside but within the boundaries of the private residence (up to £250)
- Replacement locks or keys following loss or theft (up to £250)
- Up to £5,000 for any one item, pair or set and up to 10% of the contents sum insured in total for high risk items.

Section three: Liability

Up to £5 million liability cover as the owner of the present and a previous home (when the buildings are insured).

Up to £10 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses) (when the contents are insured).

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Section one: Buildings

The first £125 of every claim (£150 if occupied by students and £250 if occupied by DSS tenants or asylum seekers) other than claims for accidental damage where the excess will be £150 and claims for water or oil leaks where the excess will be £250 and claims for subsidence, heave or landslip where the excess will be £1000 (or as specified by endorsement).

Excludes cover for damage to pitch fibre pipes due to pressure from weight of soil or delamination.

Section two: Contents

The first £125 of every claim (£150 if occupied by students and £250 if occupied by DSS tenants or asylum seekers) other than claims for accidental damage where the excess will be £150 and claims for water or oil leaks where the excess will be £250 (or as specified by endorsement).

Malicious acts or vandalism and theft/attempted theft cover is limited to £5,000 for damage caused by your tenants.

There is no cover for any loss, damage or liability arising out of the activities of any contractor.

Buildings and Contents for Unoccupied Properties

If the property is unfurnished:-

There is no cover for theft or attempted theft, malicious acts or vandalism, escape of water or oil, trace and access, accidental breakage or accidental damage to underground services.

If the property is furnished enough to be lived in:-

There is no cover for escape of water or oil unless, during the period from 1st November to 31st March, all main supplies are turned off and the water and central heating systems drained, or unless the central heating system is kept running to maintain a minimum temperature of 15°C throughout the property.

There is no cover for theft or attempted theft, malicious acts or vandalism or escape of water or oil unless an authorised person inspects the inside of the property at least once every 30 days. A record must be kept of the visit and any fault logged must be corrected immediately.

Regulations and Conditions for Rented Accommodation

If the private residence is lived in by tenant(s) the following conditions will apply on top of those shown in the policy document:

- You must meet all current local and national authority regulations governing rented accommodation.
- The bedroom(s) must not be used for cooking food, other than making tea and coffee
- The bedroom(s) must not be heated by portable heaters, other than electrically-powered or convector heaters.
- All rubbish stored in the private residence must be removed each week.

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 contact your insurance adviser within 14 days of receiving the documents or the start date of the period of insurance, whichever is the later. 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 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.