

## PROPERTY PROTECTION UNOCCUPIED COMMERCIAL 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

This policy provides cover for Buildings insurance only. Your intermediary will confirm the building sum insured that you have requested at the time of quotation. Please note: 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

Includes cover for loss or damage caused by:

- Fire, smoke, lightning, explosion, earthquake
- Aircraft, and other flying objects or anything dropped from them
- Impact by vehicles, trains, animals
- Falling trees or branches
- Breakage or collapse of radio or TV aerials, fixed satellite dishes their fittings or masts
- Flood
- Storm
- Escape of water from any fixed tanks, apparatus or pipes
- Frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from fixed fuel tanks, apparatus or pipes and smoke damage resulting from a defect in any fixed heating installation
- Theft/attempted theft
- Riot, civil commotion, strikes and labour or political disturbances
- Malicious persons or vandals
- Accidental breakage of fixed glass, sanitary fittings, ceramic hobs of built in units and solar panels
- Up to 20% of the buildings sum insured for loss of receivable rent or ground rent
- Accidental damage to underground pipes and cables
- Building fees and the cost of removing debris

#### Section two: Property owners liability

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

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

#### Section one: Buildings

- The first £250 of every claim (or as specified by endorsement)
- Plate glass claims are limited to £1,000
- There is no cover for any loss, damage or liability arising out of the activities of any contractor
- There is no cover for storm damage to roofs constructed of timber and felt exceeding 12 years of age
- If the property is unfurnished, there is no cover for accidental breakage
- There is no cover for loss, damage, cost or expense resulting from terrorism

#### Other Conditions that apply to this insurance

- All letterboxes and other openings must be secured shut
- All water, electricity and gas supplies be turned off at the mains at all times, (unless you have chosen to leave the central heating system in the property in operation between 1<sup>st</sup> October and 31<sup>st</sup> March) (both dates inclusive), to maintain a minimum constant temperature of 15°C throughout the property.
- An authorised person inspects the inside of the property at least once every 14 days. A record must be kept of the visit and any fault logged must be corrected immediately.

### 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 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](mailto: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](mailto:complaints@acopeland.com).

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