

Property Owners

Any quotation is valid for 30 days and is subject to:

- * all items shown on the Statement of Fact being agreed, other than where accepted by Insurers, in writing
- * expiring Insurers offering renewal on their standard terms with no special terms being applied, other than where the risk proposed is an entirely new venture
- * all the terms of the standard Policy Wording (summarised below)
- * satisfactory survey (if required) and compliance with any Risk Improvements within the timescale specified by Insurers
- * flat roof declaration (if required)

CONDITIONS

- * Where the Roller Shutters and/or Grilles and/or Bars box is checked on a quote it is a condition precedent to the liability of Underwriters that this means fitted to all accessible doors and windows, other than designated Fire Doors.
- * Subsidence cover (in known Subsidence risk areas) is not provided until Insurers have received a satisfactory completed Subsidence Questionnaire and have confirmed in writing the terms on which cover is provided.
- * Flood cover (in known Flood risk areas) is not provided until Insurers have received a satisfactory completed 10 year Flood Free Declaration and have confirmed in writing the terms on which cover is provided.

Summary of Cover

Property Damage Cover for damage to the properties including buildings and contents of common parts.

Standard Cover

Includes:

- Fire Lightning, Explosion, Aircraft
- Riot or Malicious Persons
- Earthquake
- Storm or Flood
- Escape of Water or Oil from any tank, apparatus or pipe
- Impact by any road vehicle or animal
- Theft
- Any Other Accident
- Subsidence (where selected)

Extensions included:

- Day One Reinstatement

An automatic increase of 35% will be added to the Declared Value to allow for inflation during the period of insurance.

·Alterations and Additions Alterations, additions and improvements to existing premises or any newly acquired properties up to £250,000 or 20% of the Total Sum Insured, whichever is the less.

·Locks and Keys The cost of replacing locks or keys following theft up to £5,000.

·Landscaped Grounds Damage to landscaped grounds as a consequence of damage to the property insured

·Metered Supplies Loss of water, gas, electricity or other supply charges

·Unauthorised Use of Supplies The unauthorised use of electricity, gas, water or other metered supplies is covered

·Trace and Access Costs incurred in tracing the source of damage to water pipes and underground services belonging to the property insured up to an amount of £25,000.

·Alternative Residential Accommodation The cost of providing alternative accommodation for residential portions of the premises. Up to 20% of the Sum Insured of the premises or portion of the premises damaged.

·Contract Works

Cover for Buildings and Contents of any permanent or temporary works undertaken as part of a Contract which the Insured is responsible under the terms of the Contract up to an amount of £250,000 for any one contract.

Excess: Subsidence: £1,000 All Other Damage: As stated in the Sums Insured Sections

EXCLUSIONS

Unoccupied Premises
DSS/Students/Asylum Seekers
Entertainment on the premises

This is only a Summary of the Policy Cover. Please see the Policy Wording for full terms and conditions.

NOTES:

1. You are not authorised to offer insurance quotations to other intermediaries unless specifically agreed in writing with the Insurers.
2. IF PREVIOUS LOSSES ARE DECLARED, PLEASE ADVISE FULL DETAILS OF INCIDENT(S) AND MEASURES TAKEN TO PREVENT RECURRENCE
3. Fees are non-refundable.