

This document is a policy summary for information only and does **not** contain the full terms and conditions of the insurance contract. The full terms and conditions of the insurance contract may be found in the policy wording, a specimen copy of which is available on request.

Type of Insurance – This policy is intended to provide cover for property, loss of rent and legal liability for property owners.

The insurance outline in this summary is underwritten by **Groupama Insurance Company Limited**

Significant Features & Benefits (the headings in bold below refer to the sections contained in the policy wording)

This insurance only relates to the benefits of the insurance which you request and we agree to insure.

Section 1 – Material Damage provides cover for buildings and landlords contents

Buildings cover includes such items as landlords' fixtures and fittings, outbuildings, walls, gates and fences, drains, sewers, yards, car parks, fixed glass, swimming pools, hard tennis courts, aerals

Landlords Contents cover includes such items as carpets, furnishings, trees and shrubs, garden furniture, security equipment

Cover under this section also includes:

- Removal of debris, demolishing, shoring up of buildings
- Architects and surveyors fees
- Alternative accommodation (up to 20% of the buildings sum insured for the property damaged)
- Clearing drains following damage to buildings (up to £1,000)
- Additional costs to comply with EU and public authority requirements
- Fire extinguishment and alarm resetting expenses (up to £25,000)
- Damage to gardens by emergency services (up to £25,000)
- The cost of metered water, gas or oil (up to £5,000)
- Removal of wasp and bee nests (up to £500)
- Replacement locks following the theft of keys (up to £2,500)
- Replanting of trees, shrubs, plants and turf (up to £25,000)
- Temporary removal of landlords contents for cleaning, renovation or repair purposes
- Costs incurred in locating the source of any escape of water (up to £25,000)
- Tree felling and lopping (up to £5,000)
- Unauthorised use of electricity, gas, oil or water (up to £2,500)

Section 2 – Loss of Rent provides cover for loss of rent as a result of damage to the property

Cover under this section also includes:

- Costs incurred in re-letting the property
- Notifiable diseases or the discovery of vermin or pests at the property (up to £250,000)
- Loss of attraction to tenants following damage to property in the vicinity of the premises (up to 5% of the rent sum insured)
- Loss of investment income due to late payment of rent as a result of damage to property
- Loss of rent following damage to managing agent's premises
- Prevention of access
- Public utilities
- Professional accountants and legal fees

Section 3 – Liability to Others provides cover for sums which you become legally liable to pay as a result of accidental injury to any person (including employees) or accidental damage to their property

Cover under this section also includes:

- Trespass, nuisance or interference with any right of way, light, air or water
- Legal costs and other expenses recoverable by claimants or incurred in defending a claim
- Representation at any Coroner's Inquest or Fatal Enquiry
- Compensation for court attendance by directors, partners or employees
- Legal costs for the defence of proceedings arising out of the Health and Safety at Work Act, Consumer Protection Act and Food Safety Act
- Contingent motor liability for use of an employee's motor vehicle in connection with the business
- Data Protection Act
- Defective Premises Act
- Personal liability overseas for directors or employees (plus accompanying family members) whilst on temporary business trips
- Private work carried out by employees for any director

General Conditions

The following conditions apply to the whole of this insurance (please see page 9 of the policy)

- Unoccupied Buildings

Excess levels

The following excess levels apply (please see page 8 of the policy)

You will be responsible for the first

- £1,000 of each claim caused by subsidence
- £2,500 of each claim caused by malicious damage by persons lawfully on the premises (e.g. tenants)
- £100 of every other claim for buildings or landlords contents by any other cause except fire, lightning, explosion, earthquake, aircraft, riot, or escape of water from a sprinkler installation
- £250 for legal liability arising out of damage to the property of third parties

Significant Exclusions

The following exclusions apply to the whole of this insurance (please see pages 10 & 11 of the policy)

- Radioactive Contamination
- Sonic Bangs
- War
- Electronic Risk
- Terrorism (unless purchased separately for Sections 1 and 2)

The following exclusions apply to the buildings and landlord's contents sections (please see pages 18 & 19)

- Storm or flood damage to moveable property in the open, gates, fences or posts
- Changes in the water table level
- Wear and tear, frost, rot, dampness, corrosion, rust
- Property in the course of construction
- Theft caused by any person lawfully on the premises

The following exclusions apply to the liability to others section (please see pages 31 & 32)

- Pollution and contamination unless sudden and unexpected
- Fines and penalties
- Contractual liability other than attaching under common law provisions
- Professional design advice or specification
- Use or handling of asbestos

Duration

The policy will be valid for one calendar year from the start date.

Cancellation

In addition to the cancellation provisions contained in the policy, you have the right to cancel the policy at any time within 14 days of receipt of the policy wording by notifying your intermediary or insurer and, provided you have not made a claim, you will receive a full refund of your premium.

Claims

All claims should immediately be notified to your intermediary.

Complaints

Our aim is to provide an efficient service. If you feel that we have not succeeded in this aim, please refer in the first instance to your intermediary.

Alternatively, you may address your complaint to Groupama Insurances using the numbers and addresses detailed below:

Claims

Commercial Insurances Claims Centre Manager
Commercial Claims Centre
Third Floor Building One
Imperial Place
Elstree Way
Borehamwood
Hertfordshire
WD6 1JN

Telephone 0870 600 2123
Fax 0870 600 2102

email: smeclaims@groupama.co.uk

Policy Administration and Documentation

Schemes Unit
Groupama House
24-26 Minories
London
EC3N 1DE

Telephone 0870 850 8510
Fax 020 7264 2880

email: underwritingcustomerservice@groupama.co.uk

In the event that Groupama is unable to resolve your complaint it may be possible for you to refer the matter to the Financial Ombudsman Service.

Applicable Compensation Schemes

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from:

Financial Services Compensation Scheme
7th Floor, Lloyd's Chambers
Portsoken Street
London, EC1 8BN

And via their website www.fscs.org.uk

Law Governing the Policy

This contract is subject to English Law unless otherwise stated