



## **Property Owners Insurance**

### **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**

Equity Redstar, managed by Equity Syndicate Management Ltd, which is authorised and regulated by the Financial Services Authority.

### **TYPE OF INSURANCE AND COVER**

You can choose to add to your Buildings cover Loss of Rent and Contents insurance and may add further options to suit your needs. 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.

### **Cover specific features and benefits**

#### **Section one - Buildings**

Buildings with or without accidental damage (which may be optional)  
Up to £500 for replacement locks following theft of keys from premises by forcible and/or violent means.  
Up to £10,000 for the cost of restoring damage to external landscaping cause by the fire brigade.  
Up to £5,000 compensation for malicious attack to Directors or Employees of the insured.  
Up to £2,500 for tracing and accessing leaks following damage by water escaping from water apparatus

#### **Section two – Loss of Rent**

Loss of rental income from damage covered under Section one – Buildings.

#### **Section three – Liability**

Up to £2,000,000 cover for Property Owner liability only.

#### **Section four – Contents**

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

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

#### **Section one - Buildings**

The first £250 of every claim other than claims for subsidence, heave or landslip (where this cover is given) where the excess will be £1,000 (or as specified by endorsement).

#### **Section two – Loss of Rent**

None

#### **Section three – Liability**

The first £500 in respect of third party property for each and every claim

#### **Section four - Contents**

The first £250 of every claim (or as specified by endorsement).

## **TERRORISM**

Terrorism cover for sections one, two and four is available at an additional premium.

## **PERIOD OF INSURANCE**

The insurance offered is a 12-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 sending us written notice.

## **HOW TO CLAIM**

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0870 240 1563.

## **COMPLAINTS**

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Redstar at 52 Leadenhall Street, London EC3A 2BJ

When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's.

The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR  
(These procedures do not affect your right to take legal action if necessary).

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If Equity Redstar is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS.

The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

## **LAW APPLYING TO THE INSURANCE**

Unless we have agreed otherwise with you, English law will apply to this insurance.