

## **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.

The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

## **HOW TO CLAIM**

If a claim or possible claim occurs you must report it to us as soon as possible. Please contact Property Protection, Andrew Copeland Insurance Consultants Ltd, 230-234 Portland Road, London, SE25 4SL. Tel: 020-8656-2544.

## **COMPLAINTS**

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf, Property Protection, Andrew Copeland Insurance Consultants Ltd, 230-234 Portland Road, London, SE25 4SL.

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 Red Star 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 Red Star at Lloyd's 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.

## **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 Red Star at Lloyd's, managed by Cox Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority.

## **TYPE OF INSURANCE AND COVER**

This policy is for buildings insurance only, contents cover is not available. Your intermediary will provide you with details of the cover you have chosen and will confirm the sum insured that you have requested at the time of quotation.

Please note: In certain circumstances 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 without accidental damage

You are covered 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
- Falling radio and/or TV aerials, fixed satellite dishes their fittings or masts
- Falling trees, lamp-posts, or telegraph poles
- Theft/attempted theft
- Malicious persons or vandals
- Flood
- Escape of water or oil from any fixed tank, apparatus or pipes
- Frost damage to fixed water tanks, apparatus or pipes
- Storm
- Accidental damage to fixed glass, sanitary ware and underground cables, pipes, or tanks
- Loss of rent, following the operation of an insured event.

### **SECTION 2 - LIABILITY**

Up to £1 million liability cover as the owner of the property.

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

### **SECTION ONE: BUILDINGS**

The first £250 of every claim (increased to £500 for any exposed glass, that is not shuttered or boarded) (or as specified by endorsement).

Theft/attempted theft must be accompanied by forcible violent entry to the premises

Malicious damage caused by persons lawfully allowed in the property is not covered.

### **Warranties:**

If the property is left unoccupied for more than 30 days in a row, the property must be inspected once a fortnight and a written log kept.

If the property is unoccupied for more than 30 days in a row, between 1st November and 31st March, the heating system should be maintained at a constant minimum temperature of 15 degrees C, or alternatively, the water system should be turned off and drained down.

Gas, electricity and water should be turned off at the mains at all times, unless this would involve restricting amenities to any occupied living accommodation.

Letter boxes and other openings should be secured shut.

Any change in occupancy must be advised.