Unoccupied Commercial Property Policy

Insurance Product Information Document

Company: Andrew Copeland Insurance Consultants

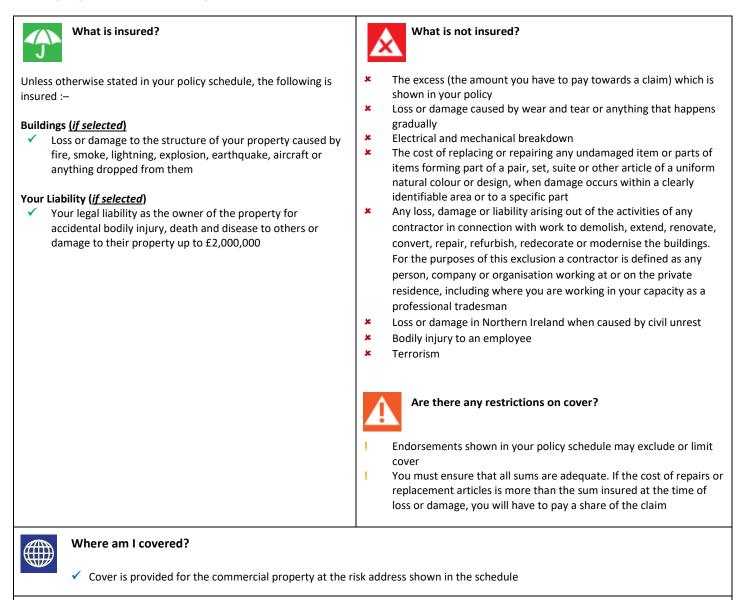
Product: Unoccupied Commercial Policy

This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London, EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655). Andrew Copeland International Limited is registered in the UK and authorised and regulated by the Financial Conduct Authority. FCA registration number 307797.

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section property owner's insurance policy for unoccupied commercial properties to cover loss or damage to the property. Cover will only be provided for the sections you select.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must keep your property in good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings



- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy
- An authorised person must inspect the inside and outside of the property at least once every 14 days and a record must be kept of the visit and any fault logged must be corrected immediately
- All letterboxes and other opening must be secured shut



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund the part of your premium based on the short period cancellation charges found in the policy wording