





This insurance is provided by The Channel Syndicate which is registered in the UK. The Channel Syndicate is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 605605

This document provides a summary of the key cover, exclusions and restrictions. The full terms and conditions of this insurance that you must comply with in order to ensure your cover remains effective, including the general policy limits, can be found in the policy document which is available on request from your Emerald Life (customerservice@emerald.life.co.uk)

**What is this type of insurance?**

This is a multi-section Residential Unoccupied Property insurance policy to cover loss or damage to your property and contents caused by events under Level 1 and 2 cover. Cover will only be provided for the sections you select.

	<p><b>What is insured?</b> <i>(For a full list of what is and isn't covered please refer to the policy booklet. Your schedule will confirm the operative sections and the level of cover provided)</i></p>		<p><b>What is not insured?</b> <i>(For a full list of what is and isn't covered please refer to the policy booklet)</i></p>
<p><b>Cover for Level 1 and 2 in respect of Buildings and Contents:</b></p> <ul style="list-style-type: none"> <li>✓ Level 1: Fire and resultant smoke damage, lightning, explosion or earthquake, Aircraft and other flying devices or items dropped from them</li> <li>✓ Level 2: Level 1, Storm, flood or weight of snow, Collision by any vehicle or animal, Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts, Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation, Falling trees, telegraph poles or lamp-posts and Subsidence or heave of the site upon which the buildings stand or landslip</li> <li>✓ Section 1 Additional Cover – Please refer to policy document</li> </ul> <p><b>Property Owner's Liability Cover sections for you: Applicable to all Levels of cover</b></p> <p>We will cover you for your legal liability as the property owner for any amounts you become legally liable to pay as damages for both bodily injury or damage to property caused by an accident happening at the premises shown in the schedule, during the period of insurance.</p>		<ul style="list-style-type: none"> <li>✗ Escape of water, accidental damage and Theft</li> <li>✗ Level 3 (Refer to Policy Document)</li> <li>✗ Valuable and Personal Possessions</li> <li>✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).</li> <li>✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open.</li> <li>✗ Motor vehicles, caravans, trailers or watercraft or their accessories.</li> <li>✗ Any property held or used for business purposes.</li> <li>✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.</li> <li>✗ Loss or damage caused by computer virus or hacking.</li> </ul>	



---

## Are there any restrictions on cover? (A full list of the restrictions that apply are found in the policy booklet)

---

- ! Endorsements may apply to your policy.
  - ! Certain limitations may apply to your policy. For example:
    - the excess (the amount you have to pay on any claim);
    - monetary limits for certain items or types of cover.
  - ! There is no cover for subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
- 



---

## Where am I covered?

---

- ✓ At the home you are insuring in the United Kingdom.
- 



---

## What are my obligations? (A full list of your obligations, duties and conditions are contained within your policy wording)

---

- 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 Emerald Life within fourteen (14) days of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must as soon as practicably reasonable inform Emerald Life of any change to the occupancy of the property from that last disclosed to us or if the property becomes illegally occupied.
- You must tell Emerald Life before you start any refurbishments, conversions, extensions or other structural works to the buildings or if there are any changes from those already disclosed to us.
- You or your representatives must visit the premises for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections be remedied immediately.
- The property must be maintained in a good condition, good state of repair and be structurally sound.
- All loose material to be kept clear of the property.
- You must ensure that all protections provided for the security of the property, including all alarm systems and locks, are maintained in good working order and are in full and effective operation. If you fail to comply with any part of this condition, claims as a result of illegal entry or exit will not be covered.
- Should the property be undergoing structural works or has a commercial element then it is a condition of this policy that all doors and windows be sealed against illegal entry with shutters or are boarded up.
- You must immediately inform Emerald Life if the property is to be demolished or if the property becomes subject to compulsory purchase order.

When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “Cancelling This Insurance” section of the policy document.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

---



---

## When and how do I pay?

---

- Emerald Life will advise you of the full details of when and the options by which you can pay.
- 



---

## When does the cover start and end?

---

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule, unless agreed otherwise. **[Note: this may be short-term cover.]**
- 



---

## How do I cancel the contract?

---

You can cancel this insurance at any time by contacting Emerald Life. If **you** are able to and do cancel within such 14-day period, provided **you** have not made a claim, **we** will refund **your** premium in full. A charge may apply for the period of cover provided in addition to any administration fee which was charged at the time of incepting your insurance with us.

–

---

