



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 which 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 Emerald Life.

**What is this type of insurance?**

This is a multi-section Residential Property Owners insurance policy to cover loss or damage to your buildings and contents caused by events such as fire, explosion, storm, flood, weight of snow, escape of water, theft or attempted theft, explosion, earthquake, lightning and subsidence. 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 sections for your property</b></p> <ul style="list-style-type: none"> <li>✓ Buildings: The costs of repairing, replacing or rebuilding your property up to an agreed sum insured, plus loss of rent contractually due to <b>you</b> which <b>you</b> are unable to recover for a period necessary to repair the <b>buildings</b> following a loss or damage to <b>buildings</b> which is covered under section one</li> <li>✓ Accidental damage to buildings, domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks, underground gas pipes, underground cables</li> <li>✓ Refer to additional conditions in the Policy Document whilst the property is Let or Tenanted</li> <li>✓ Refer to additional conditions in the Policy Document whilst the property is Unoccupied</li> <li>✓ Riot, violent disorder, strike, labour disturbance, civil commotion, malicious act or vandalism</li> </ul> <p><b>Cover sections for you: Property Owner's Liability</b></p> <ul style="list-style-type: none"> <li>✓ Legal Liability to the public as the property owner: Your liability as a private individual and as owner for bodily injury or property damage caused to another person or property caused by an accident happening at the property.</li> </ul>		<ul style="list-style-type: none"> <li>✗ Riot, violent disorder, strike, labour disturbance, civil commotion, malicious act or vandalism, Storm, flood or weight of snow, escape of water, accidental damage to buildings,, escape of oil, theft or attempted theft, Subsidence or heave of the site upon which the buildings stand or landslip, loss of rent or loss of rent to any buildings that were unoccupied immediately before the insured event giving rise to a claim, architects', surveyors', consulting engineers' and legal fees, the cost of removing debris and making safe the building, costs you have to pay in order to comply with any Government or local authority requirements, Increased domestic metered water charges you have to pay following an escape of water, anyone buying the property who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner, Loss or damage to lawns or gardens as a direct result of the actions arising out of the emergency services while attending the buildings to deal with an emergency at the premises, if your home is insufficiently furnished or unoccupied for more than thirty (30) consecutive days.</li> <li>✗ Wear and tear or any other gradually operating cause</li> <li>✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).</li> <li>✗ Loss or damage to domestic fixed fuel tanks, property in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences caused by storm, flood or weight of snow.</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.</li> </ul>	



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

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- ! 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 theft and attempted theft while your property is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! 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.
- ! There is no cover for any loss or damage to the buildings when it is unoccupied for more than thirty (30) consecutive days.
- ! If you are under insured, which means the cost of rebuilding the buildings or replacing or repairing the contents at the time of loss or damage is more than your sum insured for the buildings or contents, then we will proportionally reduce the amount of any claim payment made by the percentage of under payment of the premium which has arisen



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## Where am I covered?

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



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

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- 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 tell your Emerald Life if your circumstances change either before your policy starts or during the period of insurance. For example, you change the use, you increase the value of your contents from what is shown on your schedule or if you leave your property unoccupied for more than thirty (30) consecutive days.
- You must tell your Emerald Life at least fourteen (14) days before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.

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.**



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## When and how do I pay?

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



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## When does the cover start and end?

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- 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.



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## How do I cancel the contract?

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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.

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