

PROPERTY POLICY SUMMARY OF COVER

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is underwritten by Ascot Syndicate 1414 at Lloyd's.

This is a property insurance policy which covers you up to the sums insured for the Buildings and/or Landlord's contents specified in the policy schedule, including limited Accidental Damage cover as detailed in the policy.

Significant Features & Benefits

<ul style="list-style-type: none">• Fire, lightning, explosion, earthquake• Aircraft or items dropped therefrom• Storm, tempest or flood• Escape of water from fixed water/heating installation• Escape of oil from fixed domestic oil-fired heating• Theft or attempted theft• Impact by vehicles or animals• Riot, violent disorder, labour disturbance, civil commotion or persons of malicious intent• Subsidence, landslip or heave• Damage caused by falling radio & TV aerials, satellite dishes• Damage caused by falling trees, telegraph poles or lamp-posts	<ul style="list-style-type: none">• Accidental Damage to fixed glass, double glazing, sanitary fixtures; supply pipes and cables• Loss of rent up to 20% of the sum insured on the buildings damaged or destroyed if the property is uninhabitable following caused by an insured peril• Removal of debris following damage to the buildings caused by an insured peril• Increased metered water charges up to £750 resulting from escape of water due to an insured peril – Buildings Section only• Cover for a contracting purchaser• Accommodation costs if the buildings are rendered uninhabitable by an insured peril• Property Owners Liability is included up to £5 million
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Significant Exclusions & Limitations (Occupied Property)

<ul style="list-style-type: none">• If the property is unoccupied for more than 30 days, theft, attempted theft, malicious damage, escape of water, escape of oil, accidental damage to fixed glass, double glazing, sanitary fixtures will be excluded from this policy• Storm, tempest or flood excluding property left in the open, to fixed fuel-oil tanks, swimming pools, drives, tennis courts, or caused by rising water tables• Subsidence, landslip or heave excluding fixed fuel oil tanks, swimming pools, tennis courts, drives, walls unless the main building is simultaneously affected by the same peril; whilst the buildings are being worked on; coastal erosion; solid floors unless the walls are simultaneously affected by the same peril• Escape of water excluding fixed fuel-oil tanks and swimming pools	<ul style="list-style-type: none">• Escape of oil excluding wear and tear, gradual emission• Falling radio & TV aerials, satellite dishes excluding damage to these items• Falling trees, telegraph poles or lamp-posts excluding lopping, topping, felling• Removal of debris excluding costs incurred in preparation of a claim or estimate• The excess shown in Your schedule
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Significant Exclusions & Limitations (Unoccupied Property)

<ul style="list-style-type: none">• If the property is unoccupied for more than 30 days, malicious damage, escape of water, escape of oil, accidental damage to fixed glass, double glazing, sanitary fixtures will be excluded from this policy• There is no cover for theft or attempted theft under Section 1 (Buildings) after 30 days or more unoccupancy unless consequent on violent and forcible entry.• There is no cover for theft or attempted theft under Section 2 (Contents) after 30 days or more unoccupancy.• Contractors Exclusion Endorsement there is no cover for claims arising from the activities of contractors• Restricted Perils Endorsement if any renovation work is undertaken in an unoccupied property, other than purely cosmetic work, cover will be limited to Fire, Lightning, Explosion & Aircraft cover only. Cover will only be issued on the basis that the property is wind & water-tight at all times. Should this not be the case, we reserve the right to limit the cover available to you Accordingly	<ul style="list-style-type: none">• Unoccupancy Endorsement any unoccupied property must be inspected at least once every 14 days by yourself or by someone on your behalf. All mains should be switched off unless to power an alarm system or central heating. Electricity, gas & water supplies must be turned off (& the latter drained) unless needed to power an alarm or central heating; letterboxes must be sealed.• The excess shown in Your schedule
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Policy Duration

This is an annually renewable policy.

Cooling Off Period

You may cancel an insurance contract provided you have not made a claim under such insurance contract and we receive written confirmation of cancellation by post, fax or email within 14 days of the date the insurance is concluded. If you are able to and do cancel within such 14 day period, we will refund any premiums paid.

Cancellation

You may cancel your policy before the policy period expiry date provided you have not made a claim under such insurance contract. By doing so a return premium (including insurance premium tax) will apply as follows.

Property Premium:	Pro-rata return premium.
Policy Fee:	No return premium.

Claims

Should You need to report or make a claim to Us, please contact Our specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise Your insurance adviser or Our Binding Underwriter to do this on Your behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4AJ

Claims Telephone: +44 (0) 1732 520273
Out of office Telephone: +44 (0) 1732 520270
Email: newclaim@woodgate-clark.co.uk

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible..

Complaints

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.

However, in the event that You wish to make a formal complaint You should contact Us using one of the following options:

- In writing (letter or email) to the address shown below; or
- By telephone to the telephone number shown below.

Contact details:

Choice Insurance Agency Limited Compliance Officer
Suite 3, 4a Southchurch Road,
Southend-on-Sea, Essex, SS1 2NE

Email: Complaints@ChoiceInsuranceAgency.Com
Telephone: 01702 411200

We will review Your complaint and will investigate the circumstances regarding Your complaint and write to You within fourteen (14) calendar days with a response.

If You are not satisfied with the response, or have not received a response from Us within fourteen (14) calendar days, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting:

Contact details – Lloyd's:

Complaints Lloyd's
Fidentia House Walter Burke Way
Chatham Maritime Chatham
Kent, ME4 4RN

Email: complaints@lloyds.com
Tel: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Web: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after Lloyd's has considered Your complaint You may have the right to refer Your complaint to the Financial Ombudsman Service.

Contact details – Financial Ombudsmen Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Tel: For UK callers: 0800 023 4567 (free phone),
or 0300 123 9123 (but charges apply)
Tel: For callers from abroad: +44 (0) 20 7964 0500 (charges apply)
Web: www.financial-ombudsman.org.uk

Please remember that You will have to refer Your complaint to the Financial Ombudsman Service within 6 months of receiving Lloyd's final response.

Making a complaint will not affect Your legal rights. If You appoint someone to act on Your behalf or if You ask someone else to act on Your behalf You should provide Us with written authority to allow Us to deal with them. We will not pay their costs.

Data Privacy Notice

Choice Insurance Agency is the trading name of Choice Insurance Agency Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see <http://www.choiceinsuranceagency.co.uk/privacy-policy>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.