

PROPERTY POLICY
 combining
UNOCCUPIED PROPERTY POLICY
SUMMARY OF COVER

Should you have any queries about this cover please contact your broker who will be pleased to help you

1. 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.
2. This policy is arranged by Towergate Underwriting Let Property and Towergate Home and Protect and is underwritten by a consortium of specialist insurers; The Lead Insurers are Royal & Sun Alliance Insurance plc, also underwritten by Allianz Insurance plc and Groupama Insurance Company Limited.
3. This is a property insurance policy which covers you up to the sums insured for the Buildings &/or Landlord's contents specified in the policy schedule, including limited Accidental Damage cover as detailed in the policy.

Where a heading is underlined in this policy summary, full details can be found in your policy booklet under the same heading.

4. Significant Features & Benefits:

- 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
- 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 damage 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 £2 million

5. Significant Exclusions & Limitations:

Property Policy

- 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
- Escape of water excluding fixed fuel-oil tanks and swimming pools
- Escape of oil excluding wear & tear, gradual emission
- 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
- 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
- Loss or damage arising from the property's use for illegal activities is not covered.
- Unless otherwise stated, a standard excess of £100 will apply to all claims for occupied properties other than for escape of water where the excess is £250, and for subsidence where the excess is £1,000.

Unoccupied Property Policy

- 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
- 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: Electricity (unless to power an alarm), gas & water supplies must be turned off and the water drained. Letterboxes must be sealed.
- Unless otherwise stated, a standard excess of £250 will apply to all claims for unoccupied properties other than for subsidence where the excess is £1000
- Loss or damage arising from the property's use for illegal activities is not covered.

6. **Policy Duration:** this is an annually renewable policy.
7. **Cancellation:** you are free to cancel this policy at any time.
8. **Claims:** in the event that you need to make a claim, please telephone Towergate Home and Protect on 0844 892 1524 between the hours of 9.00am and 5.30pm.

Should you wish to report a claim outside these hours please contact Towergate Underwriting Let Property Claims Hotline on 01206 773540.

When contacting us, please have your policy number & details of the claim to hand to help us process the claim more efficiently. Please also have to hand the full address of the property at which the loss has occurred.

9. **Complaints:** we hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please contact us:

Letter: Towergate Home and Protect, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP

Email: homeprotect@towergate.co.uk (marked urgent/ complaint)

Or Telephone: 0844 892 1520

If you have a complaint regarding any other aspect of your policy please contact Towergate Underwriting Let Property:

Letter: Complaints Manager, Towergate Underwriting Let Property, The Octagon, Middleborough, Colchester CO1 1TG

Email: tulpenquiries@towergate.co.uk (marked urgent/ complaint)

Or Telephone: 01206 773540

Please ensure your policy number is quoted in all correspondence to assist a quick & efficient response. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Relations Team of RSA.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of address and contact numbers can be found within the policy wording.

10. **Compensation Scheme:** Royal & Sun Alliance Insurance plc, Allianz Insurance plc and Groupama Insurance Company Limited are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.