

## TOWERGATE HOME & PROTECT PROPERTY POLICY SUMMARY combining UNOCCUPIED PROPERTY POLICY SUMMARY

Should you have any queries about this cover please contact Us and we 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 Home & Protect via Towergate AUL and is underwritten by a specialist consortium of leading let property insurers.
3. 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.

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 fixture will be excluded from this policy.
- Storm, Tempest or flood excluding property left in the open to fixed fuel tanks, swimming pools, drives, tennis courts or caused by the rising water tables
- Escape of water excluding fixed fuel-oil tanks and swimming pools
- Escape of oil excluding wear and tear, gradual emission
- Subsidence, landslip or heave excluding fixed fuel-oil tanks, swimming pools, tennis courts, drives, walls unless the main building is also simultaneously 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 and television aerials, satellite dishes excluding damage to these items
- Falling trees, telegraph poles or lamp-posts excluding damage caused by lopping, topping, felling
- Removal of debris excluding costs incurred in preparation of a claim or estimate
- Unless otherwise stated, a standard excess of £100 will apply to all claims for occupied properties other than 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 fixture 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 contractor
- 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 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
- Unless otherwise stated, a standard excess of £250 will apply to all claims for occupied properties other than for subsidence where the excess is £1,000

**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 contact Towergate Home & Protect on 0844 892 1522 or write to us at the following address :

Towergate Home & Protect, 3 Smith Way, Grove Park, Enderby, Leicester, LE19 1SX

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 write to :

Managing Director, Towergate Home & Protect, 3 Smith Way, Grove Park, Enderby, Leicester, LE19 1SX.

Please ensure your policy number is quoted in all correspondence to assist a quick and 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 Office, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA

Telephone: 0800 107 6160

Fax: 01422 325146

Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

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:** The specialist consortium of leading let property insurers are covered by the Financial Services Compensation Scheme (FSCS), which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.

- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).