

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 AXA Insurance UK plc.
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

- 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.

Section 1 Buildings perils

- 3. Storm, tempest or flood excluding damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives or caused by rising water tables
- 4. Escape of water from any fixed or heating installation excluding damage to domestic fixed fuel-oil tanks and swimming pools and also excluding loss or damage whilst the Buildings are Unoccupied for 30 days or more
- 5. Escape of oil from fixed domestic oil fired heating installed and smoke damage resulting from a defect in any fixed domestic heating installation excluding damage due to wear and tear, gradual emission and also excluding loss or damage whilst the Buildings are Unoccupied for 30 days or more
- 6. Theft or attempted theft excluding loss or damage whilst the Buildings are Unoccupied for 30 days or more unless such loss or damage is consequent upon violent and forcible entry
- 8. any persons taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or any persons of malicious intent excluding loss or damage whilst the Building is Unoccupied for 30 days or more
- 9. Subsidence, landslip or heave of the site upon which the Buildings stand excluding damage to fixed fuel-oil tanks, swimming pools, tennis courts, drives, walls unless the main building is also affected at the same time by the same peril; whilst the buildings are undergoing structural repair; coastal erosion; solid floors unless the walls are damaged at the same time by the same event
- 10. Falling radio and television aerials, fixed satellite dishes and their fittings and masts excluding damage to these items
- 11. Falling trees, telegraph poles or lamp-posts excluding damage caused by lopping, topping, felling

Additional cover

- A) Accidental Damage of fixed glass and double glazing (including the cost of replacing frames) solar panels, sanitary fixtures and ceramic hobs all forming part of the Buildings excluding loss or damage whilst the Building is Unoccupied for 30 days or more
- D) Expenses incurred following damage to the Buildings by any of the perils covered in connection with the removal of debris excluding costs incurred in preparation of a claim or estimate

Section 2 Contents perils

- 3. Storm, tempest or flood excluding damage to property in the open or caused by rising water tables
- 4. Escape of water from and frost damage to fixed water tanks, apparatus or pipes excluding damage whilst the Buildings are Unoccupied for 30 days or more
- 5. Escape of oil from domestic fixed oil fired heating installation and smoke damage resulting from a defect in any fixed domestic heating installation excluding damage due to wear and tear, gradual emission and any amount in excess of £1,000 and loss or damage whilst the Buildings are Unoccupied for 30 days or more
- 6. Theft or attempted theft excluding damage whilst the Building are unoccupied for more than 30 days and any amount in excess of £500 or 3% of the sum insured whichever is the greater in respect of contents within detached domestic outbuildings and garages or in the open
- 9. Subsidence, landslip or heave of the site upon which the Buildings stand excluding damage due to coastal erosion; solid floors unless the walls are damaged at the same time by the same events
- 10. Falling trees, telegraph poles or lamp-posts excluding damage caused by lopping, topping, felling

General Exclusion

This insurance does not cover any loss or damage caused intentionally by the tenant residing in the Building or other people lawfully on the premises

Unoccupied Property Policy

- 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
- 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.
- 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 (and the latter drained) unless needed to power an alarm or central heating; letterboxes must be sealed.

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, 7 Dominus Way, Meridian Business Park, Leicester LE19 1RP

When notifying a claim, 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, 7 Dominus Way, Meridian Business Park, Leicester LE19 1RP

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:

AXA Insurance Customer Care Team
7th Floor Civic Drive
Ipswich
IP1 2AN

Telephone number 01473 205926

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. Financial Services Compensation Scheme: Towergate Underwriting Group Limited trading as Towergate Home & Protect and AXA Insurance are all 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 from the scheme depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS. Full details available at www.fsc.org.uk