

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 booklet. This summary does not form part of the contract between us.
2. This policy is arranged by Click4quote.com and is underwritten by Certain Underwriters at Lloyd's of London.
3. This is a property insurance policy which covers up to the sums insured for the buildings &/or landlord's contents specified in the policy schedule. Different terms apply depending on the level of cover selected or if the property is unoccupied or occupied – see below.

4. Significant Features & Benefits	Unoccupied Level 1	Unoccupied Level 2	Let/ Occupied
Section 1 (Buildings):	Page	Page	Page
Fire, lightning, explosion, earthquake, aircraft,	13	13	13
Smoke, storm or flood, subsidence	n/a	14	14
Collision by vehicles, trains, aerial devices or animals, falling trees, branches, lamp-posts, telegraph poles, satellite dishes or aerals.	n/a	14	14
Accidental damage to underground services for which you are legally responsible	n/a	14	14
Loss of rent and cost of alternative accommodation up to 25% of the buildings sum insured	n/a	15	15
Emergency access , damage to landscaped gardens, fire extinguisher expenses (each up to £1,000)	n/a	16	16
Riot, malicious damage, escape of water or oil, theft or attempted theft, damage to interior plumbing installations by freezing	n/a	n/a	13
Accidental damage to fixed glass, sanitary ware and solar panels, tracing of leaks (up to £1,000)	n/a	n/a	14
Additional cover available to purchase for additional premiums (certain tenant types only)			
Theft and malicious damage by tenants or persons legally on the premises &/or Accidental damage	n/a	n/a	15
Section 2 (Contents):	Page	Page	Page
Fire, lightning, explosion, earthquake, aircraft,	17	17	17
Smoke, storm or flood, subsidence	n/a	17	17
Collision by vehicles, trains, aerial devices or animals, falling trees, branches, lamp-posts, telegraph poles, satellite dishes or aerals.	n/a	18	18
Loss of rent and cost of alternative accommodation up to 25% of the contents sum insured	n/a	19	19
Replacements Locks (up to £500), Emergency access (up to £1,000)	n/a	19	19
Riot, malicious damage, escape of water or oil, theft or attempted theft	n/a	n/a	17
Accidental damage to mirrors, fixed glass in furniture, cookers, ceramic hobs, electronic, visual and security equipment	n/a	n/a	18
Additional cover available to purchase for additional premiums (certain tenant types only)			
Theft and malicious damage by tenants or persons legally on the premises &/or Accidental damage	n/a	n/a	18
Section 3 (Public Liability):	Page	Page	Page
Property Owner's Liability up to £2,000,000 (can be increased to £5,000,000 for additional premium)	20	20	20
Section 4 (Accidents to Domestic Staff) (only if your schedule states that this cover is in force)	Page	Page	Page
Liability up to £2,000,000	n/a	n/a	21

5. Significant or Unusual Exclusions and Limitations	Unoccupied Level 1	Unoccupied Level 2	Let/ Occupied
Applicable to Section 1 only (Buildings)	Page	Page	Page
Storm or flood cover excludes damage caused by frost, by rising water tables, fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios, terraces, fences, gates, hedges, and subsidence, landslip, heave	n/a	13	13
Theft or attempted theft is only covered if as a result of violent and forcible entry	n/a	n/a	13
Cover is unavailable for property that is not wind and water tight, derelict or pending demolition	-	-	-
Subsidence cover is excluded when a property is pending sale	-	-	-
Applicable to Section 2 only (Contents)	Page	Page	Page
Storm or flood cover excludes damage caused by frost, rising water tables, damage and subsidence, landslip, heave	n/a	17	17
Extended accidental damage excludes any amount in excess of £500 for glass, china or porcelain	n/a	18	18
You must keep an inventory of the contents at the property and their state of repair	10	10	10
For unoccupied property 'contents only' cover is not available.	-	-	-
Applicable to both Section 1 (Buildings) and Section 2 (Contents)	Page	Page	Page
If the property is unoccupied at the start of the policy or for more than 30 consecutive days during the policy the following are not covered: escape of water or oil, theft or attempted theft, riot, malicious damage, freezing or bursting of domestic or heating installations, accidental damage or breakage to glass, solar panels & ceramic hobs, accidental damage to visual & security equipment and other some additional covers	n/a	13/14 & 17/18	13/14 & 17/18
Cover for escape of water and oil excludes loss or damage to domestic fixed water tanks and swimming pools, the installation or appliance itself, solid floors and subsidence	n/a	n/a	13/17

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Continued... 5. Significant or unusual exclusions and limitations	Unoccupied Level 1	Unoccupied Level 2	Let/ Occupied
Applicable to both Section 1 (Buildings) and Section 2 (Contents)	Page	Page	Page
Any unoccupied property must be inspected internally and externally at least once every 14 days by you or a representative and a record kept; gas and water supplies must be turned off at the mains and the entire system drained; the electricity supply must be switched off (unless to maintain a fire alarm and/or security system) external door locks of a reasonable standard must be fitted and used at all times; all refuse and waste material must be removed from the interior and exterior of the premises and no accumulation of waste may be allowed in the adjoining yards or spaces owned by you. All letter boxes and other openings must be sealed securely after 30 days of unoccupancy	10	10	10
There is no cover for claims arising from the activities of contractors	8	8	8
If any renovation work is undertaken, other than purely cosmetic work, cover will be restricted to Fire, Lightning, Explosion, Earthquake & Aircraft only. The property must be wind & water-tight at all times.	22	22	22
Loss or damage to any flat roof that is over 15 years old is excluded	23	23	23
Loss of rent and alternative accommodation is not covered when the property is unoccupied without a signed tenancy agreement confirming future occupation or is undergoing any renovations including cosmetic work.	n/a	15/19	15/19
Optional extended accidental damage and malicious damage are excluded if the property becomes unoccupied or if the status of your tenant(s) change(s) to a type that we cannot accept for this cover	n/a	n/a	15/19
Cover for subsidence, landslip or heave is excluded if the property is; for sale, being renovated.	n/a	-	-
The cost of replacing any undamaged items which form part of a set or suite and any undamaged items of a uniform nature are excluded	12	12	12
Loss of rent and the cost of temporary accommodation is excluded when the property is; - undergoing renovations or cosmetic works - unoccupied or untenanted unless there is a signed tenancy agreement to confirm future occupation - while the property is undergoing renovation or any cosmetic work	n/a	15 & 19	15 & 19
The following are excluded, loss or damage caused by wear and tear, corrosion, rusting, damp or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration	8	8	8
Loss or damage arising from the property's use for criminal activities is excluded	8	8	8
For any additional specific endorsements, conditions or limitations applied to you policy, please read your policy schedule	Refer to schedule	Refer to schedule	Refer to schedule
Unless otherwise stated, a standard excess of £250 (£500 for escape of water and oil) will apply to all claims for unoccupied properties and £100 (£250 for escape of water and oil) for occupied properties. The standard subsidence excess is £1,000 unless otherwise stated	Refer to schedule	Refer to schedule	Refer to schedule

6. **Policy Duration:** This will be stated on your schedule. You may need to update the cover periodically to ensure it remains adequate.

7. **Cancellation:**

1) a.) You are entitled to cancel this contract of insurance by written notice to Click4quote.com within 14 days of purchase or from receiving your documents, whichever is later. You will be entitled to a full refund of any premiums paid or if the **period of insurance** has commenced a pro-rata refund based on the period of cover, minus an additional charge to cover administrative costs subject to paragraph 4) below.

b.) By written notice from you outside of the first 14 days as per 1 a) above. **Short term policies for a fixed duration of 6 months** -No refund of premium will be provided for short term policies of 6 months in duration. **Annual 12 month policies** - We will allow a refund of premium for the period to expiry date. A minimum charge of 3 months' cover will apply and an additional charge to cover administrative costs, subject to paragraph 4) below.

2) If you pay your premium by direct debit under a credit agreement and there is any default in payment, we reserve the right to cancel this policy in accordance with the terms of your credit agreement and/or paragraph 3) below. No refund of premium or credit charge will be due when cancellation takes place in these circumstances, subject to paragraph 4) below.

3) We can cancel this contract of insurance by sending 30 days' notice by recorded delivery to you at your last known address. Any return premium due to you will be calculated on a proportional daily basis depending on how long this contract of insurance has been in force subject to paragraph 4) below.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so, such as

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| a) Non payment of premium | d) The use of threatening or abusive behaviour or language |
| b) Non cooperation or failure to supply any information or documentation we request | e) Failure to take reasonable care of the property insured |
| c) We establish that you have provided us with incorrect information | |

4) Where a claim has been made during the current **period of insurance**, the full annual premium will still be payable despite cancellation of cover and we reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and credit charge, if applicable, shall be payable for the period of cover provided. See the policy booklet for more information.

8. **Claims:** To notify us of a claim, or of any circumstances or incident which may cause a claim, in the first instance you should contact Click4quote.com on 01206 771755 between 8.30am to 5.30pm. For claims assistance outside of these hours please call 0845 070 9500 Please have your policy number as stated on your schedule and insured address and postcode..

9. **Complaints:** We hope you will be pleased with the service we provide. However, if you have a complaint about Click4quote.com please contact Andrew G Scott ACII, Chairman, Aston Scott Ltd, Malling House, West Malling, Kent, ME19 6QL telephone 01732 220220. Please see our terms of business for full details of our complaints procedure:

Please ensure your policy number is quoted in all correspondence to assist us to provide a quick & efficient response. If you are not satisfied with the way in which your complaint has been dealt with, you should write to Canopus at Lloyd's of London. If you remain dissatisfied you may ask Policyholder and Market Assistance at Lloyd's to review your case.

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:** Certain Underwriters at Lloyd's are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations to you. This depends on the type of business and the circumstances of the claim. Further information is available on www.fscs.org.uk or you may contact the FSCS on **0800 678 1100 or 0207 7421 4100**.

11. **Governing Law** . There is a choice of law for this insurance, but unless we agree otherwise, English law applies.