

**Company:** Your Insurance Contract was arranged by Avid Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registration number: 511522 having its registered office at 20 St Dunstan's Hill, London, EC3R 8DL

**Insurer:** Accelerant Insurance Limited is a company registered in Malta (company number C92407) with registered office at SOHO, The Strand, Office 2, Fawwara Building, Triq L-Imnsida, Gzira GZR 1401

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. The list of what is covered and what is excluded from cover is not exhaustive and for full details of your insurance terms and condition's refer to your Policy Documentation.

**What is this type of insurance?** This is a contract to provide cover for loss or damage in respect of any residential flats sold on a leasehold basis and where the Local Authority is legally responsible as the freeholder of the buildings to provide insurance protection on a block basis.



## What is insured?

### Section 1 – Buildings

This Section of the Policy covers damage to Property caused by:

- ✓ Fire, smoke, lightning, explosion, power surge explosion, earthquake.
- ✓ Storm or flood.
- ✓ Freezing water in fixed water or fixed heating systems, or water escaping from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system.
- ✓ Riot, civil commotion, strike, labour or political disturbance
- ✓ Malicious Damage.
- ✓ Theft or attempted theft.
- ✓ Subsidence, heave or landslip of the site on which your buildings stand.
- ✓ Falling trees or branches, including the cost of removing the fallen part of the tree or the complete tree if totally uprooted
- ✓ Falling aerials or satellite receiving equipment, their fittings or masts.
- ✓ Impact by flying objects, vehicles, trains animals or aircraft or anything dropped from them.
- ✓ Accidental Damage to drains, pipes, cables and underground tanks.
- ✓ Accidental breakage of glass in doors or windows, ceramic hobs if fitted, sanitary ware, solar heating panels fixed to and forming part of the building or within the boundary of the building
- ✓ Accidental damage.

### Section 2 – Property Owners Liability

This Section of the Policy covers.

- ✓ Loss of damage incurred by a third party resulting from a defect in the building.

### Terrorism - Only if noted on your policy schedule

- ✓ Physical loss or damage to your property following an act of terrorism.



## What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ Any cover where specifically excluded by endorsement on the policy schedule.
- ✗ Radioactive contamination.
- ✗ Sonic Bangs.
- ✗ Pollution or contamination.
- ✗ Loss of Value.
- ✗ Indirect Loss.
- ✗ War and Government Action.
- ✗ Terrorism unless noted on the policy schedule.
- ✗ Any Loss above the value shown in the policy schedule.
- ✗ Terrorism unless noted on the policy schedule.
- ✗ Any loss where reasonable steps have not been taking to minimise loss or damage.
- ✗ Any loss resulting from a buildings that has not been kept in a good condition or state or repair.
- ✗ A number of perils are excluded when premises are unoccupied beyond the period shown in the policy wording.



## Are there any restrictions on cover?

- ! Loss incurred outside the policy period.
- ! The policy contains financial limits on the maximum values we insure.
- ! Loss resulting from a cause not outlined in the policy wording.
- ! Loss incurred outside the geographical limits of the policy - Great Britain, Isle of Man, Channel Islands, Northern Ireland.
- ! Some insured events are not covered if the property has been unoccupied for more than **30** days in a row.



## Where am I covered?

- ✓ The geographical limits of the policy - Great Britain, Isle of Man, Channel Islands, Northern Ireland.
- ✓ The properties we have been advised of and agreed the basis of cover.



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of cover.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to buildings insurance cover we are arranging for you.
- To report any loss or damage incurred as soon as reasonable possible by contacting our claims administrators Questgates Limited on 01204 860427.
- Claims must be notified within 30 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons, or as soon as reasonably possible in the case of any other claim.



## When and how do I pay?

Please speak to the Local Authority who procures this insurance or their insurance broker who will be able to confirm this information.



## When does the cover start and end?

Cover will begin and end on the dates shown on policy schedule, this is typically a period of 365 days unless otherwise agreed.



## How do I cancel the Contract?

Cover is placed via a block policy by a Local Authority as Freeholder of the building.

Any cancellation of cover must be agreed with and notified to us by the Freeholder/Local authority.