

POLICY SUMMARY – UNOCCUPIED PROPERTIES

This is a summary only and does not contain the full terms of the insurance. There are conditions, limitations, exclusions and excesses within the policy wording, a copy of which will be provided upon completion of the contract. This Summary does not form part of your contract of Insurance.

WHO ARE MY INSURERS?

The insurance is provided by AmTrust Europe Ltd &/or Great Lakes Reinsurance (UK) PLC & Brit Syndicate 2987 as shown on your policy quotation or schedule. A written authority allows **Kay International plc** to sign and issue your insurance certificate on behalf of underwriters.

DEMANDS & NEEDS

This product meets the demands and needs of those who chose to ensure that they are insured against physical loss or damage to &/or legal liability for injury or damage arising out of their ownership of an unoccupied commercial or residential property, as shown on the schedule and for which they have an insurable interest.

Essential Business Legal Solutions meets the demands and needs of businesses which require protection against legal costs for claims that offer a reasonable prospect of success and which arise from: disputes with employees, property damage or nuisance, regulatory or compliance investigations or hearings, business prosecutions or accountant's fees to deal with HMR & C enquiries. This statement does not constitute advice or a personal recommendation of this product.

WHAT IS THE COVER PROVIDED MY INSURANCE?

The insurance has different sections from which you select the cover you require and pay the appropriate premium, your details are as attached. These sections are:

BUILDINGS and CONTENTS

You are covered for loss or damage caused by: Fire, Lightning, Explosion & Aircraft

SIGNIFICANT EXCLUSIONS

Loss or damage caused by contractors.

Malicious damage caused by tenants

SIGNIFICANT CONDITONS

Minimum Security Requirements

- a. external glass doors in aluminium or UPVC frames are fitted with a swingbolt mortise lock
- b. all other external doors are fitted with a five lever mortise deadlock confirming to BS3621 or locking bars secured by five lever close shackle padlocks
- c. outward external doors are also fitted with hinge bolts and the first closing leaf of any double doors also fitted with internal flush or mortise rack bolts top and bottom
- d. key operated window locks are fitted to all windows and skylights which are accessible from the ground, adjoining roofs, porches, fire escapes or downpipes

Unoccupancy Conditions (see policy documentation for full wording)

It is a condition precedent to liability that when any building (or part thereof) are Unoccupied;

- a) all services to be disconnected & water drained
- b) letter box to be sealed
- c) premises to be inspected every 7 days
- d) all waste & loose combustible material to be cleared from the premises

Planning Permission Condition

You must advise us within 7 days of any refusal or withdrawal of planning permission or consent

LEGAL LIABILITY AS OWNER OF THE PROPERTY

You are covered for your legal liability as the owner of the premises for injury to third parties or damage to third party property.

EMPLOYERS LIABILITY (optional extension)

You are covered for your legal liability as employer of a caretaker, cleaner or a general maintenance worker.

THE FOLLOWING EXTENSIONS ARE AVAILABLE ON PAYMENT OF AN ADDITIONAL PREMIUM

Loss or damage caused by Riot, Strikes, Violent Disorder, Civil Commotion, Impact, Storm, Tempest or Flood,

SIGNIFICANT GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THE INSURANCE

Radioactive contamination and Nuclear Assemblies; War and Terrorism.

For a full list of all warranties and exclusions please refer to the policy schedule and wording

HOW LONG IS THE PERIOD OF INSURANCE?

The usual period is TWELVE (12) months but this may be varied to suit special circumstances. Details of your period of insurance are as shown on your schedule..

CAN I ASK MY INSURER TO CANCEL THE INSURANCE AT ANY TIME?

You have the right to cancel the insurance at any time. Any refund of premium due will **not** be offered on a pro-rata basis.

HOW DO I NOTIFY A CLAIM?

If you need to make a claim you should notify your broker as soon as possible giving full details of what has happened.

COMPLAINTS

If you have any questions or concerns about your insurance or the handling of a claim you should in the first instance contact your insurance broker. If you do not have an insurance broker, please contact **The Compliance Officer, Kay International plc, 9-13 Fenchurch Buildings, London EC3M 5HR**

If we are unable to resolve the situation we will refer it to the Complaints Department at Great Lakes Reinsurance (UK) PLC, 30 Plantation House, Fenchurch Street, London EC3M 3AJ &/or AmTrust Europe Ltd, Market Square House, St James's Street, Nottingham NG1 5FG or Brit Insurance Ltd via ARAG plc, 9 White Ladies Road, Clifton, Bristol BS8 1NN.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the certificate number appearing on the schedule should be quoted.

LAW APPLICABLE TO THIS INSURANCE CONTRACT

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

COMPENSATION

Your Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further details can be provided upon request.