

## Summary of Cover

The summary noted below provides the key cover and exclusions contained within your Insurance policy as arranged by your insurance advisor. The list of what is covered and what is excluded from cover is not exhaustive within this summary and for full details of your insurance terms and condition's refer to your Policy Documentation.

**This summary does not form part of your insurance contract.**

**Policy Holder:** London Borough of Hammersmith and Fulham and Leaseholders (for their respective rights and interests)

**Policy Number:** 2019CP000110

**Property Insured:** Any residential property in respect of which London Borough of Hammersmith and Fulham has sold a leasehold interest under 'Right to Buy' legislation and which **we** have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy

**Effective Date:** 1<sup>st</sup> April 2019

**Expiry Date:** 31<sup>st</sup> March 2020

**Policy Excess:** £100

**Subsidence Excess** £1,000

**Loss of Rent/Alternative Accommodation Limit:** 33% of the Housing Unit Sum Insured of £80,000 whichever is the greatest

**Property Owners Liability Limit:** £5,000,000

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.

### **BUILDINGS SECTION:**

The structure of the house, bungalow, flat, apartment, block of flats or commercial property owned by you, or for which you are legally responsible which has been declared to us and which we have accepted under this insurance including:

- Garages, greenhouse, sheds and outbuildings but only to the extent of the leaseholder's interest as defined in the original lease
- Statues and fountains cemented into the ground
- Aerials, satellite dishes and solar panels

<b>Buildings Cover Available</b>	<b>What is not covered</b>
Fire, smoke, lightning, explosion, earthquake	-
Storm or flood	Loss or damage caused by frost

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	<p>Loss or damage to fences and gates</p> <p>Loss or damage to swimming pools, tennis courts, paved terraces, patios, footpaths, drives, foundations unless the main structure of the building is damaged by the same cause at the same time</p>
Freezing water in fixed water or fixed heating systems, escape of water from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system	<p>Loss or damage to the appliance or system itself from which the water escapes except where the damage is caused by freezing</p> <p>Loss or damage to swimming pools</p> <p>Subsidence, landslip or heave caused by escaping water</p> <p>Loss or damage where the housing unit has been unoccupied for more than 30 days</p>
Riot, civil commotion, strike, labour or political disturbance	Any claim reported to us more than 30 days after the date of the incident
Malicious damage	<p>Loss or damage caused by you</p> <p>Loss or damage where the housing unit has been unoccupied for more than 30 days</p>
Theft or attempted theft	<p>Loss or damage caused by you or any visitors to you or any immediate family</p> <p>Loss or damage where the housing unit has been unoccupied for more than 30 days</p>
Subsidence, heave or landslip of the site on which your buildings stand	<p>Loss or damage related to solid floors unless the foundations of the outside walls are damaged by the same cause and at the same time.</p> <p>new structures bedding down.</p> <p>Loss or damage caused by coastal or river erosion.</p> <p>Loss or damage caused by or as a result of the <b>buildings</b> being under construction demolished, altered or repaired.</p> <p>Loss or damage which commenced or occurred before the inception of <b>Your</b> policy.</p>
Falling trees or branches	-
Falling aerials or satellite receiving equipment	-
Impact by flying objects, vehicles, trains, animals or aircrafts or anything dropped from them	-

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Accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings which you are legally responsible for	Loss or damage caused by or from movement settlement or shrinkage of any part of the buildings or land belonging to the buildings
Accidental breakage of fixed glass in doors or windows, ceramic hobs if fitted, sanitary ware, solar heating panels fixed to or forming part of the building or within the boundary of the building	-
Accidental damage	<p>Loss or damage caused by the buildings moving, settling, shrinking, collapsing or cracking</p> <p>Loss of damage caused by any process of cleaning, repairing, renovating or maintaining the buildings</p> <p>Loss or damage to swimming pools, tennis courts, patios, paved footpaths, roads, car parks, lamp posts and drives</p> <p>Loss or damage where the housing unit has been unoccupied for more than 30 days</p>

### **SOME POLICY EXTENSIONS TO THE BUILDINGS SECTION INCLUDE:**

- Damage to the property caused by the forced entry of the Emergency Services but not including cover if this is as a result of actual or suspected criminal activities
- Loss of Rent and cost of alternative accommodation
- Loss of keys where they are stolen
- Costs and expenses to find the source of any damage caused to the building by escape of water from fixed water or heating system and then make good. (You must have the insurers written permission)

### **PROPERTY OWNERS LIABILITY SECTION:**

#### **What is covered?**

Your legal responsibility to pay damages and/or costs to others within the geographical limits occurring at the buildings which are the result of accidental bodily injury to anyone or accidental damage to material property caused during the period of insurance.

- arising out of a defect in the buildings;
- incurred by virtue of either Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975 in connection with any building formerly owned or leased by or the responsibility of you provided that at the time of the incident giving rise to the liability you had disposed of all legal title to an interest in the building.

#### **What is Not Covered**

- injury to you or any of your employees arising out of and in the course of your business.
- demolition, erection or structural alteration of or addition to new or existing buildings or structures
- Any liability arising from owning vacant land awaiting development or sale.
- Anything showing as excluded from cover in your policy documentation

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### **SOME CONDITIONS APPLICABLE TO ALL SECTIONS OF YOUR POLICY:**

You must take all reasonable steps to minimise loss or damage to all insured property including keeping the buildings in a good condition and state of repair.

#### **INSURERS**

**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

#### **REPORTING A CLAIM:**

On the happening of an event, which could give rise to a claim under this policy, you shall immediately notify your insurance advisor with particulars and proofs as may be reasonably required.

Claims must be notified within 28 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.

#### **COMPLAINTS PROCEDURE:**

We aim to provide a first class service to you at all times.

If you have an enquiry or complaint arising from your Policy, please contact your insurance advisor, who arranged the Policy for you.

If your insurance advisor is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to us

#### **FINANCIAL SERVICES COMPENSATION SCHEME**

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [www.fscs.org.uk](http://www.fscs.org.uk)

#### **YOUR PERSONAL INFORMATION NOTICE**

##### **Who we are**

We are the underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

##### **The basics**

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

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In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

### **Other people's details you provide to us**

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

### **Want more details?**

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website or in other formats on request:

Avid Insurance Services Limited: <http://www.avidinsurance.co.uk/privacy-policy.php>