

SUMMARY OF COVER – PUBLIC SECTOR POLICY – LEASEHOLD PROPERTIES

Policy Number: 1887781
Insurer: Protector Insurance
Policyholder: Guildford Borough Council
Period of Insurance: 31st March 2021 to 30th March 2022

This document provides you with a summary of the Property Section of the policy issued to Guildford Borough Council in respect of cover provided to Right to Buy Leaseholders by the Protector Insurance Public Sector Policy.

It is for information only and does not form part of the policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from Protector Insurance.

Type of insurance and cover

The Policy provides indemnity to leaseholders against the following events:

Perils	Covered
Fire, Lightning, Explosion or Earthquake	✓
Smoke, excluding any gradually operating clause	✓
Riot, Civil Commotion, strikes, labour or political disturbances	✓
Malicious Damage	✓
Collision by aircraft or other aerial devices	✓
Earthquake	✓
Storm or Flood	✓
Escape of Water	✓
Impact by Falling Trees or branches	✓
Theft or attempted theft	✓
Breakage or collapse of TV or radio receivers	✓
Escape of oil from any fixed oil fired heating system	✓
Accidental Breakage of Glass	✓
Subsidence, ground heave or landslip	✓
Accidental damage to fixed water or heating installations	✓
Terrorism (via Pool Re)	✓

Features and Benefits

1. Architects surveyors and legal fees
2. Removal of debris
3. Additional costs incurred to comply with government or local authority requirements

Exclusions and limitations

1. Storm or Flood

- Damage caused by frost, subsidence, ground heave or landslip.
- Damage attributable solely to changes in the water table level.
- Damage in respect of fences and gates.

2. Unoccupied Properties

- Damage caused by Escape of Water

3. General Exclusions

- Loss or Damage caused by:
 - Ionising radiation or contamination by radioactivity
 - War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
 - Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

4. Pollution or Contamination

- Damage caused by pollution or contamination other than that which itself arises from a contingency hereby insured against or a contingency hereby insured against which itself arises from pollution or contamination.

Excesses:

- Fire, Explosion, Lightning, Earthquake, Smoke Riot Civil Commotion, Malicious damage and Escape of water: £Nil
- Subsidence each and every event: £1,000 each event
- All other perils: £100 each and every loss

Claim notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Complaints Procedure

Every effort is made to ensure that you receive a high standard of service. However if you are not satisfied and our service does not meet your expectations please contact us on 0161 274 9077 and provide your policy number and insured name to enable us to deal with your comments quickly.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [**complaint.info@financial-ombudsman.org.uk**](mailto:complaint.info@financial-ombudsman.org.uk)

Following the Complaints Procedure does not affect your legal rights.