

- 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.
- This policy is arranged by Click4quote.com and is underwritten by Amlin UK .
- This is a property owner's insurance policy which covers you up to the sums insured for the buildings &/or landlord's contents specified in the policy schedule, including limited accidental damage cover. Different terms apply to let and unoccupied property – see below.

4. Significant Features & Benefits	Let	Unoccupied
<b>Section 1 (Buildings):</b>	<i>Page</i>	<i>Page</i>
Fire, lightning, explosion, earthquake, aircraft, smoke, impact storm or flood, subsidence	12/13	12/13
Riot, malicious damage, escape of water or oil, theft or attempted theft	12	n/a
Accidental damage to fixed glass, sanitary ware and solar panels	13	n/a
Accidental damage to underground services for which you are legally responsible	13	13
Loss of rent and cost of alternative accommodation up to 25% of the buildings sum insured	14	14
Damage to interior plumbing installations by freezing	13	n/a
Trace and access of leaks (up to £1,000)	15	n/a
Emergency access (up to £1,000)	15	15
<b>Additional cover available to purchase for additional premiums</b>		
Theft and malicious damage by tenants or persons legally on the premises (Certain tenant types only)	14	n/a
Extended accidental damage (Certain tenant types only)	14	n/a
<b>Section 2 (Contents):</b>	<i>Page</i>	<i>Page</i>
Fire, lightning, explosion, earthquake, aircraft, smoke, impact, storm or flood, subsidence	16	16
Riot, malicious damage, escape of water or oil, theft or attempted theft	16	n/a
Accidental damage to mirrors, fixed glass in furniture, cookers and ceramic hobs	17	n/a
Accidental damage to electronic, visual and security equipment	17	n/a
Loss of rent and cost of alternative accommodation up to 25% of the contents sum insured	18	18
Replacements Locks (up to £500)	18	18
Contents in the open (up to £250)	18	n/a
Emergency access (up to £1,000)	18	18
Accidental loss of metered water or domestic heating fuel (up to £1,000)	18	n/a
<b>Additional cover available to purchase for additional premiums</b>		
Theft and malicious damage by tenants or persons legally on the premises (Certain tenant types only)	17	n/a
Extended accidental damage (Certain tenant types only)	17	n/a
<b>Section 3 (Public Liability):</b>	<i>Page</i>	<i>Page</i>
Property Owner's Liability up to £2,000,000 (can be increased to £5,000,000 for an additional premium)	19	19
<b>Section 4 (Employers Liability ) (only if your schedule states that this cover is in force)</b>	<i>Page</i>	<i>Page</i>
Employers Liability up to £10,000,000	20	20

6. Significant or Unusual Exclusions and Limitations	Let	Unoccupied
<b>Applicable to Section 1 only (Buildings)</b>	<i>Page</i>	<i>Page</i>
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: riot, theft or attempted theft, malicious damage, escape of water and oil, accidental damage to fixed glass/ sanitary ware, solar panels, trace and access and damage to plumbing installations	12-15	12-15
Storm or flood cover excludes damage caused by frost, damage caused by rising water tables, subsidence, fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios, terraces, fences, gates, hedges, and subsidence	12	12
Theft or attempted theft is only covered if as a result of violent and forcible entry	12	12
Additional costs and expenses excludes fees incurred in preparing the claim	14	14
Cover is unavailable for property that is not wind and water tight, derelict or pending demolition	-	-
<b>Applicable Section 2 only (Contents)</b>	<i>Page</i>	<i>Page</i>
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: riot, theft or attempted theft, malicious damage, escape of water and oil, accidental damage to mirrors/fixed glass in furniture/ceramic hobs/free standing cookers and accidental damage to electronic/visual/security equipment	16-17	16-17

Cont....

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<b>Continued... 6. Significant or unusual exclusions and limitations</b>	<b>Let</b>	<b>Unoccupied</b>
<b>Applicable to Section 2 only (Contents)</b>	<i>Page</i>	<i>Page</i>
Storm or flood cover excludes damage caused by frost, rising water tables, damage and subsidence	16	16
Extended accidental damage excludes any amount in excess of £500 for glass, china or porcelain	17	n/a
You must keep an inventory of the contents at the property and their state of repair	9	9
For unoccupied property 'contents only' is not available.	-	-
<b>Applicable to both Section 1 (Buildings) and Section 2 (Contents)</b>	<i>Page</i>	<i>Page</i>
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	12/16	n/a
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	14/17	n/a
Cover for subsidence, landslip or heave excludes fixed fuel-oil tanks, swimming pools, tennis courts, paths, drives, walls unless the main building is simultaneously affected by the same peril; coastal erosion and solid floors unless the foundations beneath the external walls of the buildings are damaged at the same time by the same cause. In addition these risks are excluded while the buildings are being worked on.	13/ 16&17	13/ 16&17
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	11	11
Loss or damage to any flat roof that is over 15 years old is excluded	22	22
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	9	9
Loss of rent and the cost of temporary accommodation is excluded when the property is unoccupied or untenanted unless there is a signed tenancy agreement to confirm future occupation	14 & 18	14 & 18
Civil commotion is excluded in Northern Ireland	-	-
There is no cover for claims arising from the activities of contractors	7	7
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	7	7
Loss or damage arising from the property's use for criminal activities is excluded	7	7
If any renovation work is undertaken, other than purely cosmetic work, cover will be restricted to Fire, Lightning, Explosion, Earthquake & Aircraft only. Cover is only issued on the basis that the property is wind & water-tight at all times	22	22
For any additional specific endorsements, conditions or limitations applied to you policy, please read your policy schedule	-	-
Unless otherwise stated, a standard excess of £100 (£250 for escape of water and oil) will apply to all claims for occupied properties and £250 for unoccupied properties. The standard subsidence excess is £1,000 unless otherwise stated	Refer to schedule	Refer to schedule

- 6. Policy Duration:**  
This is an annually renewable policy. You may need to update the cover periodically to ensure it remains adequate.
- 7. Cancellation:**  
You may cancel this policy at any time by writing to Click4quote.com at the address below. If you cancel within the first 14 days you will receive a refund unless you have made a claim. If you cancel later you will receive a refund unless you have made any type of eligible claim. The refund will normally be pro-rata, subject to a minimum charge of three months cover, but different rules apply to instalment plans. See the policy booklet for more information.
- 8. Claims:**  
To register your claim contact us at Click4Quote.com on 01206 771755 or 08450 89 90 91 Please have your policy number and insured address with you when you call.
- 9. Complaints:**  
We hope you will be pleased with the service we provide. However, if you have a complaint about Click4quote.com please contact, Peter Blanc, Executive Chairman Aston Scott Limited, Malling House, West Malling, Kent, ME19 6QL. 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 the Amlin UK. 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:**  
Amlin UK are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.
- 11. English Law**  
This policy is governed by the laws of England.