

COMMERCIAL UNOCCUPIED PROPERTY OWNERS POLICY SUMMARY OF COVER

About your policy

This document provides a summary of the cover provided by the Commercial Unoccupied Property Owners Policy. This summary is provided to you for information purposes only and does not form part of your insurance contract. It does not fully describe all of the terms and conditions of your policy. You will find the full terms and conditions of the contract in the Policy document.

The Commercial Unoccupied Property Owners Policy has been designed to meet the demands and needs of commercial property owners who wish to insure against some of the risks that may be encountered when running a business of this type. Covers available include:

- physical loss or damage to your unoccupied buildings or contents by fire, lightning, explosion, earthquake or impact by aircraft or other flying devices (Level 1)
- physical loss or damage to your unoccupied buildings or contents by fire, lightning, explosion, earthquake, impact by aircraft or other flying devices, storm or flood, escape of water or oil, theft, collision, riot, strike, civil commotion, malicious acts or vandalism, subsidence, collapse of communication equipment, falling trees (level 2)
- Your liability for bodily injury or property damage caused by an accident happening at the unoccupied premises.

Your insurers

Your insurers are specified in your policy schedule.

About your cover

Please refer to your policy document for full details of terms, conditions and exclusions.

Your policy schedule will show which sections of cover apply to your policy.

Each Section is subject to the Section Conditions and Exclusions and the General Conditions and Exclusions found in your policy. It is important that you read these sections because they tell you about any action you must take, limitations of cover, and types of property or causes of loss that are excluded.

To ensure that this Policy continues to meet your needs you should review and update your cover periodically.

You must at all times ensure that your sums insured for your buildings and contents are maintained in full. If the sums insured you request are not adequate this may result in the amount that your insurers pay to you in the event of a claim being reduced.

Features and Benefits	Significant Exclusions or Limitations
SECTION One – Buildings - Physical loss or physical damage to unoccupied buildings by the perils you have chosen as stated in either Level 1 or Level 2 of your policy. - Cost of restoring landscaped areas following damage caused by emergency services.	- Excluding loss or damage from subsidence, heave or landslip cause by storm, flood or escape of water from water tanks, apparatus or pipes - Excluding loss or damage by theft or attempted theft unless entry is by deception or entry to or exit from the building is by forceable and violent means which is evidenced by visible signs of damage to such building - Reduction in claim payment as a result of under insurance.
SECTION Two - Contents Physical loss or physical damage to contents within an unoccupied building by the perils you have chosen as stated in either Level 1 or Level 2 of your policy.	- Excluding loss or damage by theft or attempted theft unless entry is by deception or entry to or exit from the building is by forceable and violent means which is evidenced by visible signs of damage to such building - Excluding loss or damage caused by any person lawfully on the premises. - Reduction in claim payment as a result of under insurance.
SECTION Three – Property Owners Liability Covering claims made against you for compensation arising from bodily injury or damage to property caused by an accident happening at the unoccupied premises.	- Excluding any claim due to bodily injury to any employee arising out of and in the course of their employment with you - Excluding pollution or contamination unless caused by an accident - Excluding any claim for loss, damage, cost or expense arising out of the use or exposure to asbestos

Cancellations

You can cancel your policy for any reason within 14 days of the later of the start date of the policy or the date you receive your policy documents. If you have not made a claim, we will refund your premium in full.

After the cooling off period, you may cancel your policy at any time. You should contact Your broker to do so. If the period of insurance is for 6 months or less, we will not return any premium. If the period of insurance is more than six months and you have not made a claim, we will return a proportion of your premium as indicated in your policy.

How to make a claim

Should **you** need to report or make a claim to **us**, please contact **our** specialist claims handler Woodgate and Clark Limited, whose details are below. **You** may if **you** wish also advise **your** insurance adviser or **our** Binding Underwriter to do this on **your** behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill, West Malling
Kent, ME19 4AJ

Telephone: +44 (0) 1732 520273
Out of hours Telephone: +44 (0) 1732 520270
Email: newclaim@woodgate-clark.co.uk

It will be helpful when reporting a claim if **you** are able to advise the **policy** number and brief details of the claim.

Complaints procedure

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** wish to make a complaint, please contact **your broker**. **Your** broker's contact details are shown in the **schedule**.

In the event **you** remain dissatisfied, it may be possible in certain circumstances for **you** to refer the matter to the Complaints team at Lloyd's. The contact details are:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA.

Tel: 020 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com and are also available from the above address.

Financial ombudsman service

If **you** remain dissatisfied after Lloyd's has considered **your** complaint **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or
0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile
phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

Making a complaint does not affect **your** right to take legal action.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk