



PROPERTY POLICY SUMMARY OF COVER

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 document to make sure you understand the cover it provides.

This policy is underwritten by Argo Direct Limited on behalf of ArgoGlobal SE, and Covea Insurance PLC.

This is a property insurance policy which covers you up to the sums insured for the Buildings and/or Landlord’s contents specified in the policy schedule, including limited Accidental Damage cover as detailed in the policy.

Significant Features & Benefits

<ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake • Aircraft or items dropped therefrom • Storm, tempest or flood • Escape of water from fixed water/heating installation • Escape of oil from fixed domestic oil-fired heating • Theft or attempted theft • Impact by vehicles or animals • Riot, violent disorder, labour disturbance, civil commotion or persons of malicious intent • Subsidence, landslip or heave • Damage caused by falling radio & TV aerials, satellite dishes • Damage caused by falling trees, telegraph poles or lamp-posts 	<ul style="list-style-type: none"> • Accidental Damage to fixed glass, double glazing, sanitary fixtures; supply pipes and cables • Loss of rent up to 20% of the sum insured on the buildings damaged or destroyed if the property is uninhabitable following caused by an insured peril • Removal of debris following damage to the buildings caused by an insured peril • Increased metered water charges up to £750 resulting from escape of water due to an insured peril – Buildings Section only • Cover for a contracting purchaser • Accommodation costs if the buildings are rendered uninhabitable by an insured peril • Property Owners Liability is included up to £5 million
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Significant Exclusions & Limitations (Occupied Property)

<ul style="list-style-type: none"> • If the property is unoccupied for more than 30 days, theft, attempted theft, malicious damage, escape of water, escape of oil, accidental damage to fixed glass, double glazing, sanitary fixtures will be excluded from this policy • Storm, tempest or flood excluding property left in the open, to fixed fuel-oil tanks, swimming pools, drives, tennis courts, or caused by rising water tables • Subsidence, landslip or heave excluding fixed fuel oil tanks, swimming pools, tennis courts, drives, walls unless the main building is simultaneously affected by the same peril; whilst the buildings are being worked on; coastal erosion; solid floors unless the walls are simultaneously affected by the same peril • Escape of water excluding fixed fuel-oil tanks and swimming pools 	<ul style="list-style-type: none"> • Escape of oil excluding wear and tear, gradual emission • Falling radio & TV aerials, satellite dishes excluding damage to these items • Falling trees, telegraph poles or lamp-posts excluding lopping, topping, felling • Removal of debris excluding costs incurred in preparation of a claim or estimate • Unless otherwise stated, a standard excess of £100 will apply to all claims for occupied properties other than for escape of water where the excess is £250, and for subsidence where the excess is £1,000.
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Significant Exclusions & Limitations (Unoccupied Property)

<ul style="list-style-type: none">• If the property is unoccupied for more than 30 days, malicious damage, escape of water, escape of oil, accidental damage to fixed glass, double glazing, sanitary fixtures will be excluded from this policy• There is no cover for theft or attempted theft under Section 1 (Buildings) after 30 days or more unoccupancy unless consequent on violent and forcible entry.• There is no cover for theft or attempted theft under Section 2 (Contents) after 30 days or more unoccupancy.• Contractors Exclusion Endorsement there is no cover for claims arising from the activities of contractors• Restricted Perils Endorsement if any renovation work is undertaken in an unoccupied property, other than purely cosmetic work, cover will be limited to Fire, Lightning, Explosion & Aircraft cover only. Cover will only be issued on the basis that the property is wind & water-tight at all times. Should this not be the case, we reserve the right to limit the cover available to you Accordingly	<ul style="list-style-type: none">• Unoccupancy Endorsement any unoccupied property must be inspected at least once every 14 days by yourself or by someone on your behalf. All mains should be switched off unless to power an alarm system or central heating. Electricity, gas & water supplies must be turned off (& the latter drained) unless needed to power an alarm or central heating; letterboxes must be sealed.• Unless otherwise stated, a standard excess of £250 will apply to all claims for unoccupied properties other than for subsidence where the excess is £1000
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Policy Duration

This is an annually renewable policy.

Cooling Off Period

You may cancel an insurance contract provided you have not made a claim under such insurance contract and we receive written confirmation of cancellation by post, fax or email within 14 days of the date the insurance is concluded. If you are able to and do cancel within such 14 day period, we will refund any premiums paid.

Cancellation

You may cancel your policy before the policy period expiry date provided you have not made a claim under such insurance contract. By doing so a return premium (including insurance premium tax) will apply as follows.

Property Premium:	Pro-rata return premium.
Policy Fee:	No return premium.

Claims

To report a claim, please contact:

Claims Telephone Number - 03330 107 190

Claims Email Address - uk.newclaims@penunderwriting.com

When notifying a claim, please have your policy number and details of the claim to hand to help us process the claim more efficiently. Please also have to hand the full address of the property at which the loss has occurred.

Data Privacy Notice

Choice Insurance Agency is the trading name of Choice Insurance Agency Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see <http://www.choiceinsuranceagency.co.uk/privacy-policy>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.