

## Summary of Cover for Shared Owners and Leaseholders

### POLICY SUMMARY

Policy Number:	2020CP000057
Policyholder:	First Choice Homes Oldham Ltd and/or Subsidiary Companies
Property Insured:	Any property owned leased or managed by First Choice Homes Oldham Ltd and/or Subsidiary Companies
Period of Insurance:	1 April 2020 to 31 March 2021 inclusive
Terrorism:	Insured
Policy Excess:	£100 increasing to £1,000 for Subsidence
Property Owners Liability Limit:	£10,000,000 any one occurrence
Property Owners Liability Excess:	Nil

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.**

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.

### **1. 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
- Statues and fountains cemented into the ground
- Aerials, satellite dishes and solar panels

Buildings Cover Available	What is not covered
Fire, smoke, lightning, explosion, earthquake	-
Storm or flood	<p>Loss or damage caused by frost</p> <p>A 10% reduction from each claim for each year of age in respect of 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	Loss or damage to the appliance or system itself from which the water escapes except where the damage is caused by freezing

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	<p>Loss or damage to swimming pools</p> <p>Subsidence, landslip or heave caused by escaping water</p>
Riot, civil commotion, strike, labour or political disturbance	Any claim reported to us more than 7 days after the date of the incident
Malicious damage	<p>Loss or damage caused by you</p> <p>The first 50% of each and every loss or the excess, whichever is the greater, for the cost of removing graffiti. This does not apply to graffiti within the building</p>
Theft or attempted theft	Loss or damage caused by you or any visitors to you or any immediate family
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	-
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	-

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Accidental damage

Loss or damage caused by the buildings moving, settling, shrinking, collapsing or cracking

Loss of damage caused by any process of cleaning, repairing, renovating or maintaining the buildings

Loss or damage to swimming pools, tennis courts, patios, paved footpaths, roads, car parks, lamp posts and drives

### **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)

### **ADDITIONAL SECTIONS OF COVER (ONLY OPERATIVE IF SHOWN ON YOUR POLICY SCHEDULE)**

#### **10. Property Owners Liability Section:**

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

Your legal responsibility to pay damages and/or costs to others awarded by any court of law 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.

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

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- 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.
- You **MUST** immediately advise if any buildings with a rebuilding cost of £500,000 or greater becomes unoccupied

### **REPORTING A CLAIM:**

On the happening of an event which could give rise to a claim under this policy, you shall immediately notify JLT Speciality on 0345 266 9660 or alternatively by email on [JLTHousing@broadspiretpa.co.uk](mailto:JLTHousing@broadspiretpa.co.uk) with particulars and proofs as may be reasonably required.

Claims must be notified within 7 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons

### **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**

### **FINANCIAL SERVICES COMPENSATION SCHEME**

**You** may be entitled to compensation from the Scheme if your insurer is unable to meet its obligations to **you** under this insurance.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance.

### **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.

### **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. Generally speaking no personal information is required during the underwriting process but in the event of a loss we may need to capture some personal information to enable claims to be processed and investigated

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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(s) or in other formats on request.

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

### **Contacting us and your rights**

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details.