

Residential Property Owners Policy Summary

This policy is an annually renewable property owners insurance policy, underwritten by Royal & Sun Alliance Insurance plc and arranged by N W Brown Insurance Brokers Ltd

You can select to insure

- Buildings only
- Contents only
- Buildings & Contents

This policy includes the following covers as standard:

- Public (Property Owners) Liability.*
- Legal Defence Costs.*

You may also add further covers to suit your needs. Full details of the covers you have chosen are shown in your Policy Schedule.

The following tables provide a summary of the main policy features & benefits and any significant exclusions or limitations. For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- Your 'Right to Cancel'.*
- Making a claim.*
- Our complaints procedure.*
- The Financial Services Compensation Scheme.*

Standard Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Policy Summary

Standard Covers:

Features & Benefits	Significant Exclusions or limitations
Loss or Damage caused by: <input type="checkbox"/> Fire, Lightning, Explosion, Aircraft, Earthquake. <input type="checkbox"/> Riot, Civil Commotion, Malicious Damage. <input type="checkbox"/> Storm, Flood, Escape of Water <input type="checkbox"/> Subsidence. <input type="checkbox"/> Impact. <input type="checkbox"/> Theft <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Sprinkler Leakage.	Please note – <input type="checkbox"/> Standard Covers applicable will be shown in your Policy Schedule. <input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording/Schedule for details. <input type="checkbox"/> Terrorism is excluded from the Standard Covers. <input type="checkbox"/> Civil commotion is excluded in Northern Ireland. <input type="checkbox"/> Security and inspection conditions apply to any buildings that are unoccupied.
Inflation Protection(Day One Basis of Cover) Provides an automatic 15% increase in the building value you declare for insurance during the policy period. You have an option to increase this to either 30% or 50%.	Please note - The building value you declare must be sufficient to reinstate the building as at the start of the policy period.
Reinstatement - Cover is on an 'as new' basis.	<input type="checkbox"/> Excludes betterment. <input type="checkbox"/> If the value you declare is less than the full amount that your building or contents should be insured for, your claim may be reduced.

Buildings Standard Covers: If option selected

Features & Benefits	Significant Exclusions or limitations
<input type="checkbox"/> Buildings. <input type="checkbox"/> Landlord's Fixtures and Fittings. <input type="checkbox"/> Tenants improvements (for which you are responsible). <input type="checkbox"/> Rent Cover provides you for loss of income resulting from damage to the Buildings covered by the standard covers during the indemnity period chosen by you. <input type="checkbox"/> The loss of rent indemnity period starts when the loss or damage occurs and ends when you cease to be affected by it. <input type="checkbox"/> Search and Trace cover costs incurred in locating the source of damage, as insured by this policy to, the buildings caused by escape of water or oil from any fixed water or domestic appliance and subsequently made good.	<input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule for details. <input type="checkbox"/> Where the property is unoccupied for more than eight weeks an increased excess and exclusions to cover apply. See policy wording for full details <input type="checkbox"/> If the value you declare is less than the full amount the building should be insured for, your claim may be reduced. <input type="checkbox"/> Loss of rent cover for upto 20% of the buildings sum insured. See policy wording for full details of when cover applies <input type="checkbox"/> Search and Trace maximum amount payable in any one claim is £25,000 <input type="checkbox"/> Search and Trace costs in excess of £5000 incurred where such damage is attributable solely to changes in the water table level.



Features & Benefits	Significant Exclusions or limitations
<p><input type="checkbox"/> Contents – furniture, carpets, furnishings and all other property belongings to the policyholder or for which they are responsible in the property and its buildings and garages</p>	<p><input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule for details.</p> <p><input type="checkbox"/> Theft cover requires forcible entry into or exit from the property.</p> <p><input type="checkbox"/> Where the property is unoccupied for more than eight weeks an increased excess and exclusions to cover apply. See policy wording for full details</p> <p><input type="checkbox"/> Loss or damage caused by the policy holder, policyholder family or residents to the contents of the property in which they are residing</p> <p><input type="checkbox"/> Accidental damage</p> <p><input type="checkbox"/> Loss of rent cover unless added by endorsement LR1 and additional premium paid.</p>

Legal liabilities to Public Insurance

Standard Covers:

Features & Benefits	Significant Exclusions or limitations
<p><input type="checkbox"/> Accidental injury to any person other than an employee.</p> <p><input type="checkbox"/> Accidental damage to property.</p> <p><input type="checkbox"/> Nuisance, trespass to land or goods or interference with any easement, right of air, light, water or way.</p> <p><input type="checkbox"/> Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage.</p>	<p><input type="checkbox"/> Standard limit £1,000,000. Higher limits can be provided – please see your Policy Wording/Schedule for details.</p> <p><input type="checkbox"/> Limit of indemnity for Pollution £1,000,000 in any one Period of Insurance.</p> <p><input type="checkbox"/> Damage to your own property or property in your custody or control is excluded.</p> <p><input type="checkbox"/> Some other specific events may be excluded or cover may be qualified – please see your Policy Wording/Schedule for details.</p> <p><input type="checkbox"/> Limit of indemnity £250,000 in any one Period of Insurance.</p>

Terrorism Cover for Retail Clients only

Features & Benefits	Significant Exclusions or limitations
<p>Cover is provided arising from acts of Terrorism in Great Britain.</p>	<p><input type="checkbox"/> For Commercial clients terrorism cover is not included automatically see additional covers section.</p> <p><input type="checkbox"/> Cover will be limited to the Sums Insured that you have selected.</p> <p><input type="checkbox"/> The same exclusions as under the Property Damage Section will apply.</p>

Optional Covers -

You may choose to add the following to your Properties policy:

Features & Benefits	Significant Exclusions or limitations
Full Accidental Damage to Contents	
<input type="checkbox"/> Over and above standard cover, this provides extra protection eg knocking over a vase.	<input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule for details <input type="checkbox"/> Also, excludes damage to clothing and food, damage caused by pets and damage to tenants contents.
Public Liability - Legionellosis	
<input type="checkbox"/> Legal liability arising out of accidental injury caused by Legionellosis.	<input type="checkbox"/> Standard limit £1,000,000. Higher limits can be provided – please see your Policy Wording/Schedule for details.
Legal Liabilities to employee insurance	
Standard cover: <input type="checkbox"/> Employers Liability. <input type="checkbox"/> Legal Defence costs in defending proceedings arising from a breach of Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury or damage.	<input type="checkbox"/> Limit of indemnity £10,000,000 in any one event with at £5,000,000 limit for Terrorism. <input type="checkbox"/> Injury in circumstances where motor insurance should have been arranged by you in accordance with any Road Traffic Legislation. <input type="checkbox"/> Damage to your own property or property in your custody or control is excluded. <input type="checkbox"/> Limit of indemnity £250,000 in any one Period of Insurance.

Terrorism Cover for Commercial Clients

Features & Benefits	Significant Exclusions or limitations
Cover is provided arising from acts of Terrorism in Great Britain.	<input type="checkbox"/> For Commercial clients terrorism cover is not included automatically <input type="checkbox"/> Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property. <input type="checkbox"/> Cover will be limited to the Sums Insured that you have selected. <input type="checkbox"/> The same exclusions as under the Property Damage Section will apply.

General Conditions & Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions & limits please read your Policy Wording.

If there are any changes to your circumstances you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected.

Nuclear, War and Sonic Bangs are excluded.

Terrorism (part of which can be bought back), Northern Ireland terrorism and civil commotion are excluded.

Any excesses applicable your policy are detailed in your Policy Wording/Schedule. These are the amounts you must pay in the event of each and every claim.

Limits may apply to your policy, please refer to your Policy Wording/Schedule for details.

Customer Service

Your 'Right to Cancel'

If once you have checked your policy you decide not to proceed with our insurance, you have a statutory right to cancel the policy within 14 days, starting on the day you receive your policy documentation.

To cancel, please write to the address or call the number shown on your Policy documentation. On receipt of your notice we will refund any premiums already paid less the premium for the period on cover, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Department on 01223 357131 as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint. Customer Relations Contact Details:

Customer Relations Office,
Dean Clough Industrial Park,
Bowling Mill,
Halifax HX3 5WA
0800 1076160
01422 325146
email halifax.customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied Royal & Sun Alliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Tel - 0845 0801800
email - enquiries@financial-ombudsman.org.uk
Web - www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

Royal & Sun Alliance Insurance plc. is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.