

Summary of Cover

If you wish to make a claim please call **0345 266 9660** for advice and guidance

Policy Summary

Insurer	Protector Insurance
Policy number	793997
Policyholder	South Lakes Housing &/or Subsidiary Companies
Period of insurance	01/04/2018 - 31/03/2019
Property insured	Any property owned, leased or managed by South Lakes Housing &/or Subsidiary Companies
Buildings Sum Insured	£26,317,058
Terrorism	Insured
Policy Excess	£0 increasing to £250 in respect of Flood Claims and £1,000 for Subsidence
Property Owners Liability Limit:	£10,000,000
Property Owners Liability Excess	£250

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.

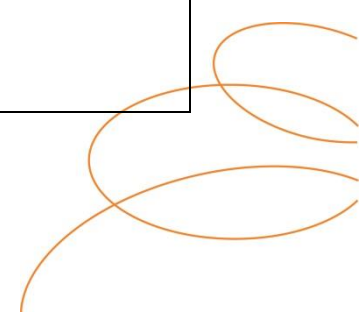
1. Buildings Section

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

Event	Excluded from Cover
1. Fire, smoke, lightning, explosion, earthquake	a) Explosion cause by the bursting of a boiler, economiser or other equipment where the internal pressure is due to steam only but not to any resultant loss or damage due to fire which may occur following the explosion.
2. Storm or Flood	a) Loss or damage caused by frost. b) A 10% deduction from each claim for each year of age in respect of loss or damage to fences or gates. c) Loss or damage to swimming pools, tennis courts, paved terraces, patios, footpaths,

	<p>drives and foundations unless the main structure of the <i>building</i> is damaged by the same cause at the same time.</p> <p>d) Loss or damage attributable solely to change in the water table.</p>
3. Freezing water in fixed water or fixed heating systems, water escaping from washing machines, dishwashers, fixed water or fixed heating systems or Oil escaping from a fixed heating system.	<p>a) Loss or damage to the appliance or system itself from which the water escapes except where the damage is caused by freezing.</p> <p>b) Loss or damage to swimming pools.</p> <p>c) Subsidence, landslip or heave caused by escaping water.</p>
4. Riot, civil commotion, strike, labour or political disturbance.	<p>a) Any claim reported to us more than 7 days after the date of the incident.</p>
5. Malicious Damage.	<p>a) Loss or damage caused by you, any of your directors or employees.</p>
6. Theft or attempted theft.	<p>a) Loss or damage caused by you, any of your directors or employees.</p>
7. Subsidence, heave or landslip of the site on which your buildings stand.	<p>a) The subsidence, heave or landslip excess shown in the schedule.</p> <p>b) Loss or damage:</p> <ul style="list-style-type: none"> i. To patios, drives, terraces, footpaths, tennis courts, swimming pools, statues, fountains, playgrounds and play areas, car parks, walls, fences and gates, canopies and closed circuit television systems, security equipment, fixed signs and external lighting unless the main structure of the buildings is damaged by the same cause and at the same time. ii. . To solid floors, or damage caused because solid floors have moved, unless the foundations of the outside walls of the buildings is damaged by the same cause and at the same time. iii. To new structures bedding down, expanding or shrinking or the settling of newly made-up ground. iv. Caused by coastal or river erosion. v. Caused by the action of chemicals on or the reaction of chemicals with any materials which form part of the buildings. vi. . Caused by or as a result of the buildings being under construction demolished, altered or repaired. vii. . Which commenced or occurred before the inception of your policy.
8. Falling trees or branches, including the cost of removing the fallen part of the tree or the complete tree if totally uprooted	



9. Falling aerials or satellite receiving equipment, their fittings or masts.	a) Loss or damage to the aerial, satellite receiving equipment, fittings and masts.
10. Impact by flying objects, vehicles, trains, animals or aircraft or anything dropped from them.	
11. Accidental Damage to drains, pipes, cables and underground tanks (including gradually operating tree root ingress) used to provide services to or from the buildings which you, or any of the residents are legally responsible for.	a) Loss or damage caused by or from movement, settlement or shrinkage of any part of the buildings or the land belonging to the buildings.
12. Accidental breakage of glass in doors or windows ceramic hobs if fitted, sanitary ware, solar heating panels fixed to and forming part of the building or within the boundary of the building .	
13. Accidental Damage	<ul style="list-style-type: none"> a) Loss or damage caused by the buildings moving, settling, shrinking, collapsing or cracking. b) Loss or damage caused by any process of cleaning, repairing, renovating or maintaining the buildings. c) Loss or damage to swimming pools, tennis courts, patios, paved footpaths, roads, car parks, lampposts and drives. d) Anything stated under excluded from cover for events 1-12.

SOME POLICY EXTENSIONS TO THE BUILDINGS SECTION INCLUDE:

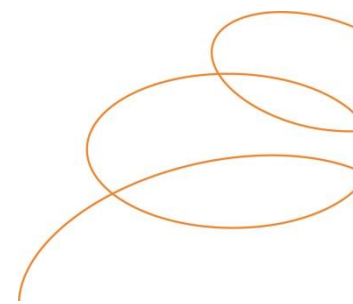
- Damage to the property caused by the forced entry of the Emergency Services but not including cover if this is as a result of actual or suspected criminal activities
- Loss of Rent and cost of alternative accommodation
- Loss of keys where they are stolen
- Costs and expenses to find the source of 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)

2. 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

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.
- Anything showing as excluded from cover in your policy documentation

SOME CONDITIONS APPLICABLE TO ALL SECTIONS OF YOUR POLICY:

- 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.

REPORTING A CLAIM:

On the happening of an event which could give rise to a claim under this policy, you shall as soon as practicably possible notify JLT Speciality on 0345 266 9660 (or using email: 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:

If **you** have an enquiry or complaint arising from **your** Policy, please contact **your** insurance advisor, who arranged the Policy for **you**. If **your** insurance advisor is unable to resolve **your** complaint or it is regarding the terms and conditions of the policy they will refer it to **us**.

If **your** complaint has been referred to **us** and **you** wish to contact **us** direct, please write to the following address, quoting **your** policy number.

Customer Relations Manager
Protector Insurance
City Tower
Piccadilly Plaza
Manchester
M1 4BT
Tel: 0161 694 6973
Email: Julie.kenny@protectorinsurance.co.uk

Once **you** receive a written response and if **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their address is:

Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
E-mail: complaints.info@financial-ombudsman.org.uk

INSURERS

Your Insurance Contract is underwritten by Protector Insurance ASA which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Protector Forsikring ASA is registered in the UK as Protector Insurance, FC033034, registered address: City Tower, Piccadilly Plaza, Manchester, M1 4BT.

