

Summary of Cover

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and is renewable annually.

This Summary does not form part of your insurance contract.

Policy Number:	2020CP000211
Policy Holder:	Bromford Housing Group Ltd &/or Subsidiary Companies
Inception Date:	28 th September 2020
Expiry Date:	27 th September 2021
Insured Premises:	Any residential buildings owned by the policy holder or where they are legally responsible for the insurance in their role as freeholder to buildings sold on a leasehold basis and where we have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy
Excess:	General Excess - Nil Subsidence Excess: £1,000.00 Property Owners Liability Excess: Nil
Property Owners Liability:	£10,000,000
Terrorism	Excluded

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.

Claims Contact Information

You can send notification of claims by telephone, email or fax to the claims team. Contact details for reporting all new claims, and to discuss ongoing claims are:

Tel: 0345 266 9660

Fax: 01908 302 345

Email: marshhousing@broadspiretpa.co.uk

Address: Housing Claims Unit, Second Floor, Ashton House, Silbury Boulevard, Central Milton Keynes MK9 2AH

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What is insured?

Fire, smoke, lightning, explosion, earthquake.

- ✓ Storm or flood.
- ✓ Freezing water in fixed water or fixed heating systems, or water escaping from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system.
- ✓ Riot, civil commotion, strike, labour or political disturbance
- ✓ Malicious damage.
- ✓ Theft or attempted theft.
- ✓ Subsidence, heave or landslip of the site on which your buildings stand
- ✓ Falling trees or branches, including the cost of removing the fallen part of the tree or the complete tree if totally uprooted
- ✓ Falling aerials or satellite receiving equipment, their fittings or masts.
- ✓ Impact by flying objects, vehicles, trains animals or aircraft or anything dropped from them.
- ✓ Accidental damage.

What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ Any cover where specifically excluded by endorsement on the policy schedule.
- ✗ Radioactive contamination.
- ✗ Sonic Bangs.
- ✗ Pollution or contamination.
- ✗ Loss of Value.
- ✗ Indirect Loss.
- ✗ War and Government action.
- ✗ Terrorism unless noted on the policy schedule.
- ✗ Any Loss above the value shown in the policy schedule.
- ✗ Terrorism unless shown in your policy schedule.
- ✗ Any loss where reasonable steps have not been taking to minimise loss or damage.
- ✗ Any loss resulting from a buildings that has not been kept in a good condition or state or repair.

Are there any restrictions on cover?

- ! Loss incurred outside the policy period.
- ! The policy contains financial limits on the maximum values we insure.
- ! Loss resulting from a cause not outlined in the policy wording.
- ! Loss incurred outside the geographical limits of the policy - Great Britain, Isle of Man, Channel Islands, Northern Ireland.