



Property Insurance

Summary of Cover – Leaseholders & Shared Owners (General Interests)

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

Insurer:	Certain Underwriters at Lloyd's and Ergo Versicherung AG, UK Branch via Capsicum Delegated Authority
Policy Number:	B1220480Z120
Period of Cover:	03/12/2019 - 02/12/2020
Insured:	Phoenix Community Housing Association (Bellingham & Downham) Ltd & Phoenix Agency Services Ltd & Home Makers The Property People Ltd and/or any Leaseholder or Part Owner of the Property Insured
Other Interests:	The interests of the freeholder and the head lessee of the property where required (if they are not the Policyholder), the owner or lessee of each property and the mortgagees of any of them are deemed to be noted

Buildings

The structure of the property insured including:

- fixtures and fittings;
- garages, greenhouses, sheds and outbuildings;
- patios, paved areas, footpaths, roads, car parks, lampposts, drives, swimming pools but not their covers, hard tennis courts, fixed playground equipment and play areas, walls, fences and gates but only where the building is damaged at the same time for the peril of subsidence

SUM INSURED: Full Reinstatement Value

EXCESS: The first £50 each and every claim increasing to £1,000 in respect of Subsidence.

Cover

- Fire smoke lightning explosion earthquake
- Storm and flood
- Escape of water or oil from fixed systems
- Riot and civil commotion
- Malicious damage
- Theft or attempted theft
- Subsidence heave or landslip
- Impact



- Falling trees or aerials
- Accidental damage
- Property Owners Liability

Extensions:

- Loss of rent and alternative accommodation costs if the property is uninhabitable
- Architects' Surveyors and Legal fees, cost of removing debris
- Underground Pipes drains and cables
- Loss of Metered water or oil following an insured peril up to a maximum of £25,000
- Automatic Reinstatement of Sum Insured after a loss
- Index Linking
- Basis of Settlement: Reinstatement or repair without deduction for wear tear and depreciation with the exception of storm damaged fences and gates

Principal Exclusions

- Loss or damage caused by anything that happens gradually, corrosion, rust, wet or dry rot, wear & tear
- Loss or damage caused by pets, insects or vermin
- The cost of correcting faulty workmanship or design or the cost of replacing faulty materials
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound
- Radioactive contamination
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Damage caused by the deliberate act of the Policyholder

Complaints

We aim to provide a first class service. If you have any cause to complain or you feel that we have not kept our promise, please contact us.

The full complaint procedure is shown in the policy document.

Compensation Scheme

Certain Underwriters at Lloyd's and Ergo Versicherung AG, UK Branch via Capsicum Delegated Authority are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations.

Cancelling the Policy

The terms and conditions of policy cancellation are set out in the policy document.

In The Event of a Claim

Please contact the claims department at Arthur J. Gallagher on: **01245 341200**.