



What is insured?



What is not insured?

Buildings

- ✓ Loss or damage to your buildings including fixtures and fittings if they are your property or the owners property, equipment fixed to the exterior of the building, domestic outbuildings, yards, car parks paths roads walls gates and fences

✗

Damage to property which is more specifically insured by you

- ✓ Accidental Damage of fixed glass fixed sanitary ware fixed or heating installations

✗

Damage which occurred prior to the inception of this insurance

Business Interruption

- ✓ Alternative Accommodation - if the Buildings become uninhabitable due to an Insured Peril

Business Interruption

Public Liability

- ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property

✗

Any deliberate wilful or malicious act

- ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim

✗

The carrying out by the owner of any traded business or profession



General

✗

Damage arising from any incident or accident occurring outside the United Kingdom

✗

Damage caused by any computer virus



Are there any restrictions on cover?



The insurer will not pay more than the sums insured or limits specified in the Schedule or within the policy wording



The insurer will not pay more than the sums insured or limits specified in the Schedule or within the policy wording



Damage to buildings is restricted to the perils that are specified in the schedule as included



Where am I covered?

- ✓ At the premises named in the schedule and within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- You must make a fair presentation of the risk to the Insured and take reasonable care to give complete and accurate answers to any questions they ask – (whether you are taking out, renewing or making changes to your policy) and must tell the Insured immediately if any of the information contained in the Key Facts changes or is incorrect



You must contact the Insured as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the policy

- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair



You must not admit liability for injury to a third party or make any offer or promise to settle a claim without the insurer's written permission



When and how do I pay?



For full details of when and how to pay, you should contact your insurance intermediary.



When does cover start and end?

- As per **Period of Insurance** above.



How do I cancel the contract?

- The legal **Insured** is noted above. The lessee, as a beneficiary under this group **policy** does not have right to cancel this insurance. This policy is designed to provide **buildings** only cover

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