

## Policy Summary

<b>Insurer and Registered Address</b>	Aspen Insurance UK Limited, 30 Fenchurch Street, London EC3M 3BD (Reg. No. 1184193)		
<b>Insured</b>	CITY OF LINCOLN COUNCIL	<b>Reference</b>	
<b>Lessee</b>	As advised to and noted by the Insured	<b>Policy Number</b>	N02739226A0V

<b>Correspondence address</b>	<b>Address of the insured property occupied as a private residence</b>	As advised to and noted by the Insured
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<b>Additional Interests (if any)</b>	As per Policy Specification	<b>Period of Insurance</b>	16/04/2026 to 15/04/2027
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### What is this type of insurance?

<b>Type of Insurance:</b> Buildings	<b>Sum Insured</b>	As advised to and noted by the Insured
Note: This policy does not cover loss or damage to contents	Buildings	

#### Policy Cover

The following summarises the key features, benefits and limitation of cover. Full details of the cover are set out in the Policy document, a copy of which can be obtained from the Insured.

#### Insured Risks

		Excess			Excess		
1	Fire explosion lightning & earthquake	Included	GBP 50	8	Falling trees	Included	GBP 50
2	Smoke	Included	GBP 50	9	Theft of, or to Buildings	Included	GBP 50
3	Riot civil commotion	Included	GBP 50	10	Subsidence	Included	*
4	Malicious damage	Included	GBP 50	11	Leakage of oil	Included	GBP 50
5	Aircraft / Impact	Included	GBP 50	12	Collapse of Aerials	Included	GBP 50
6	Storm or flood	Included	GBP 50	13	Accidental Breakage #	Included	GBP 50
7	Escape of water	Included	GBP 50	14	Extended Accidental Damage	Included	GBP 50

\* GBP 1,000 in respect of any one Home or GBP 2,500 in respect of any one block of flats in the aggregate

# Accidental Breakage of fixed glass, fixed sanitary ware, fixed water or heating installation

#### Significant Additional Benefits

Alternative Accommodation or Loss of Rent: Limit 25% of the Sum Insured

Legal Fees following Occupation by Squatters: Limit GBP 10,000 in any one **Period of Insurance**

Legal Liability as Property Owner: Limit GBP 5,000,000

Trace and Access: GBP 5,000



#### Significant Additional Exclusions

Unoccupied properties - available cover in respect of Insured Risks 4, 7, 9, 11 and 14 above, is significantly restricted after your property has been left unoccupied for more than 30 consecutive days. Please read the policy document for further details.

**Buildings** that are let or sub let - available cover in respect of Insured Risks 4, 9, and 14, above, is excluded unless arising from the breaking into or out of the **Home**. Please read the policy document for further details.

Please examine the Information shown above and ensure all details and sums insured are accurate. Please notify the Insured if any of the details are incorrect.

**24 hour claims helpline number 0800 358 0172**

 What is insured?	 What is not insured?
<p><b>Buildings</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ Accidental Damage of fixed glass fixed sanitary ware fixed or heating installations</li> </ul>	<p><b>Buildings</b></p> <ul style="list-style-type: none"> <li>✗ Damage to property which is more specifically insured by you</li> <li>✗ Damage which occurred prior to the inception of this insurance</li> </ul>
<p><b>Business Interruption</b></p> <ul style="list-style-type: none"> <li>✓ Alternative Accommodation - if the Buildings become uninhabitable due to an Insured Peril</li> </ul>	<p><b>Business Interruption</b></p>
<p><b>Public Liability</b></p> <ul style="list-style-type: none"> <li>✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property</li> <li>✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim</li> </ul>	<p><b>Public Liability</b></p> <ul style="list-style-type: none"> <li>✗ Any deliberate wilful or malicious act</li> <li>✗ The carrying out by the owner of any traded business or profession</li> </ul>
<p><b>General</b></p>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>✗ Damage arising from any incident or accident occurring outside the United Kingdom</li> <li>✗ Damage caused by any computer virus</li> </ul>

 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
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- ! 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