



POLICY DOCUMENT

LANDLORD INSURANCE





Welcome to the Husmus family

Thank you for choosing us

In this booklet, you'll find everything you need to know about the cover you have subscribed to –including what is covered and what isn't – so please keep it safe along with your summary email.

Husmus Landlord Insurance is an annual insurance subscription. By choosing this product you agree to pay for your insurance by recurring payment from your credit or debit card. Your insurance premium will automatically continue each month or year unless you tell us otherwise. Don't worry, you will always receive advanced notice of your premium renewal.

The Husmus Landlord Insurance provides a straightforward and complete solution for the modern landlord. This policy is designed to safeguard your investment against more than just property damage, offering protection for loss of rent, liability, and other common risks, ensuring your asset is secure with modern simplicity.





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Policy Summary

We want to make sure **you** know what **you're** getting for **your** payment, so **we** did **our** best to make this policy summary short and easy to understand. Please take a few minutes to read through.

What is covered? When?

If your rental home gets damaged

We'll cover damage from extreme weather & pests, malicious damage and loss of rent caused by the events.

We also cover you for damage caused when the home is unoccupied for up to 90 consecutive days.

If you have selected the relevant cover you will also receive protection:

If someone gets injured in the home

We'll cover their medical bills and

If things go wrong

To begin a claim, kindly log it via your Husmus account on the website. You can find more information on how to do this at husmus.net/faq. The documents you will need to provide are listed in How to claim section for this document.

Alternatively, you could contact the claims management team.

Tel:
0345 0600014

Email:
ergo.newclaims@mplclaims.com

You must submit your claim to us within 30 days from the event or 7 days if it is a case of injury.



Helpful Hints

We recommend that you take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

Fire Prevention

- Check your electrical equipment regularly, make sure that correct fuses are used and check that your tenants do not overload the circuits. Hire a competent electrician if you are in doubt.
- Always ask tenants to unplug non-essential appliances before they go to bed, especially electric blankets.
- Install a suitable fire extinguisher. You should put one in the kitchen.
- Have your chimney swept and flues regularly checked at least once a year (if your property has an open fire).

Water Damage

- Insulate exposed water pipes and tanks in the roof area; this can be done easily with pipe insulation covers that can be bought from a DIY store.
- Turn off the water supply and drain out the system if you leave the property without heating in winter months. Consider leaving the loft access open so that warm air can move into the roof space to reduce the possibility of the pipes and tank freezing.
- If your pipes freeze, thaw them out slowly using hot water bottles or hairdryers. Never use a blowlamp or warm air paint stripper gun.
- Consider servicing the heating system annually to make sure it is efficient and in good condition.

Security

- Make sure you have good quality locks fitted to all of your outside doors (five lever mortise deadlocks to British Standard 3621 or multipoint locking systems on UPVC doors).
- All opening sections of basement, ground floor or easily accessible windows should be fitted with key-operated locks.

Unoccupancy (Please read General Policy Condition 3)

- Tell your local neighbourhood watch when the property is going to be unoccupied.
- Make certain that all doors and windows are closed and locked. If you have an alarm, make sure this is switched on.
- Leave your key with a trusted neighbour and ask them to look in and inspect the property occasionally.



Summary of Cover Limits

Buildings & Contents

Theft or attempted theft	£2,500 any one claim caused by any person lawfully allowed in the buildings
Malicious acts or vandalism	£5,000 any one claim caused by any person lawfully allowed in the buildings
Loss of rent or alternative accommodation	Up to 20% of the building or contents sum insured
Trace and access	£2,500 any one claim and £20,000 any one period of insurance
Illegal activities	£5,000 any one claim
Emergency services access	£1,000 any one claim
Additional metered water, electricity, gas or other metered supply charges	£5,000 any one claim and £20,000 any one period of insurance
Accidental damage	Operative only if identified in your schedule
Pet damage	£2,500 any one peeps of insurance
Nest removal	£1,500 any one period of insurance
Unauthorised alterations	£5,000 any one period of insurance
Theft of keys	£2,500 any one claim and £20,000 any one period of insurance

Owner's Liability

£2,000,000 any one period of insurance



Definitions

Certain words in this policy have special meanings. These meanings are given below or defined at the beginning of the appropriate section.

To help you identify these words in the policy, we have printed them in bold type throughout.

Accidental Damage

Damage caused suddenly and as a result of an external, visible and unexpected cause.

Building(s)

The structure of the risk address or addresses stated in your schedule built of brick, stone or concrete (excluding pre-fabricated concrete) and roofed with slate, tile, metal, concrete or asphalt, which belong to you or for which you have a legal responsibility including garages on nearby sites, domestic outbuildings, swimming pools, tennis courts, terraces, patios, drives and footpaths, walls, gates, fences and hedges.

Landlord's fixtures and fittings in or on the buildings and not otherwise described under contents.

Broker

The company who arranged your insurance for you and who you paid your insurance premium to. Your broker's contact details can be found on your schedule.

Business

The ownership by you of the property insured including:

- a. Maintenance, occupation or use of the property insured by you;
- b. The provision and management of canteen, sports, social or welfare organisations for the benefit of your employees and fire security, first aid, medical and ambulance services;
- c. Private work undertaken with your prior consent by your employees or any director or senior official of you.

Common Parts

The common parts as defined in your freehold or leasehold agreement.

Contents

The cover under this section is only operative if identified in your schedule. Any landlord's contents including:

- a. Household goods, furniture and furnishings of every description belonging to you or for which you are legally responsible including:

1. Television, satellite and radio receiving aerials, aerial fittings and masts fixed to the dwelling;

2. Free standing gas and electric cookers.

b. Contents of **common parts**.

Excess(es)

The first part of each and every claim for which you are responsible as shown in your schedule.

Flat(s)

A self-contained unit of residential accommodation forming part of the building.

Flood

An inundation of water from the normal confines of any natural or artificial water course, streams, rivers, culverts, lakes, ponds, reservoirs, canals, dams, coastal waters and / or the overflowing of water onto land that is dry arising as a direct consequence of heavy rain, storm or tempest.

Heave

Upward movement of the ground beneath the buildings as a result of the soil expanding.

Landslip

Downward movement of sloping ground.

Misrepresentation

You will be deemed to have made a misrepresentation without taking reasonable care if you deliberately, recklessly or carelessly answer our specific questions incorrectly. A misrepresentation which is made dishonestly is always to be taken as showing a lack of reasonable care.

Period of Insurance

The period from the policy start date to the renewal date as shown in your schedule.

Policy

The documents consisting of this policy wording, the current schedule, statement of facts or proposal form you complete and any endorsements issued by your broker.

Property

Buildings and contents belonging to you or for which you are legally responsible, as shown and/or described in your schedule.

Renovation

Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sink, wash basin, w.c., bath and shower, carpeting and internal joinery, but excluding external window replacement.

Schedule

The current schedule provided by your broker, detailing the cover and forming part of the policy.

Section(s)

The parts of this policy that detail the insurance cover provided for each individual section of this policy.

Settlement

Caused as a result of the soil being compressed by the weight of the buildings or the bedding down of new structures.

Storm

Strong winds of 41 knots/47mph or more, usually accompanied by rain, hail or snow. Beaufort scale number 9.

Subsidence

Downward movement of the ground beneath the buildings where the movement is unconnected with the weight of the building.

Sum(s) Insured

The sums insured as shown in your schedule is the maximum amount we will pay in the event your property is lost or damaged.

Tenant(s)

Any person occupying the risk address shown in your schedule under a tenancy agreement of a duration of at least six months.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Unoccupied

Any building or part of the building which is empty, disused, unfurnished or untenanted by you or any of your tenants for a consecutive period of 90 days.

We, Us, Our

Your insurer is Great Lakes Insurance UK Limited.

You, Your

The policyholder named in your schedule.



Section 1 – Property Damage

We will cover **you** against loss or damage to the **property** caused by an insured peril shown below. We will not cover **you** for the **excess** which is shown in **your schedule**.

Insured Perils

What is Covered	What is not covered
a. Fire, explosion, lightning and earthquake	
b. Smoke	any loss or damage which happens gradually.
c. Riot, civil commotion, strikes, labour or political disturbances	any loss or damage while the buildings are unoccupied except as provided for in General Policy Condition 3 – Unoccupied Properties.
d. Aircraft or aerial devices or articles dropped from them	
e. Malicious acts or vandalism	any loss or damage: <ul style="list-style-type: none"> • Caused by you; • In excess of £5,000 caused by any person lawfully allowed in your buildings; • Caused when the buildings are unoccupied except as provided for in General Policy Condition 3 – Unoccupied Properties; • Caused by any person lawfully allowed in your buildings when you have failed to notify your broker before the period of insurance that your tenants are in rent arrears or are subject to eviction proceedings under the 1988 Housing Act.
f. Impact by any road vehicle or animal	
g. Storm, flood or weight of snow	any loss or damage: <ul style="list-style-type: none"> • Caused by frost, subsidence, heave or landslip; • Caused only by a change in the water table; • To walls, gates, fences, hedges and any moveable property in the open; • To open-fronted or open-sided buildings or to property contained therein; • While the buildings are unoccupied except as provided for in General Policy Condition 3 – Unoccupied Properties.

What is Covered	What is not covered
<p>h. Escape of water or oil leaking from or freezing in any tank, apparatus or pipe or fixed heating installations</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • While the buildings are unoccupied; • To the appliance or system from which the water or oil escaped unless as a result of freezing conditions when the maximum limit is £2,500; • By water discharged or leaking from any automatic sprinkler installation; • Resulting in subsidence, heave or landslip; • Caused by the failure of, or lack of, appropriate grout and/or sealant.
<p>i. Accidental escape of water from any automatic sprinkler installation in the buildings not caused by explosion, earthquake, subterranean fire or heat caused by fire</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • While the buildings are unoccupied.
<p>j. Accidental breakage of fixed glass and sanitary fixtures forming part of the buildings, including double glazing, mirrors, glass in solar panel units and fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, lavatory pans and cisterns</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • While the buildings are unoccupied; • To accessories and fittings; • To ceramic hobs in freestanding cookers; • Caused by chipping, denting or scratching.
<p>k. Theft or attempted theft</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • Caused by theft or attempted theft which does not involve forcible and violent entry into or exit from the buildings; • Caused by any person lawfully allowed in the buildings in excess of £2,500; • Caused by theft or attempted theft while the buildings are unoccupied; • To cash, bank and currency notes; • To securities and documents of any kind.
<p>l. Falling trees, branches, telegraph poles, lamp posts or pylons, radio and television receiving aerials (including satellite dishes), their fittings and masts</p>	<ul style="list-style-type: none"> • Any loss or damage arising from felling or lopping of trees or branches; • Removal of any part of the tree that has fallen outside the boundary of your property.
<p>m. Subsidence and/or heave of the site on which the building stands and/or landslip – to be read in conjunction with Condition 3 – Subsidence Condition</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • As a result of landslip caused by or resulting from coastal or river or watercourse erosion; • Which originates prior to the inception of this cover; • Caused by faulty design, workmanship or material; • Caused by demolition, construction, structural alteration or repair to any buildings or ground works or excavation; • Caused by solid floor slabs moving, unless the foundations beneath the outside walls of the main private dwelling are damaged at the same time and by the same cause; • Caused by settlement;

What is Covered	What is not covered
m. continued	<ul style="list-style-type: none"> • To swimming pools, tennis courts, terraces, patios, drives and footpaths, walls, gates, fences or hedges unless the outside walls of the main private dwelling are damaged at the same time and by the same cause.
<p>n. Accidental damage and blockages to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the property to the public supply, for which you are legally responsible</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • Caused by rust, corrosion, gradually operating cause or deterioration; • Due to a fault or limit of design, manufacture, construction or installation.
<p>o. Accidental damage done by domestic pets owned by your tenant</p>	<p>any loss or damage:</p> <ul style="list-style-type: none"> • Caused by pets who are simply visiting the home • Due to pets being left unsupervised overnight

Accidental Damage and Policy Benefits

1 – Accidental Damage

Accidental Damage is operative only if identified in your schedule.

Accidental Damage excludes any loss or damage:

a. Caused by or consisting of or arising from or attributable to:

- Any of the insured perils;
- Any of the exclusions to the insured perils;
- Any misuse by any person lawfully allowed in **your buildings**.

b. Caused by or consisting of inherent vice, latent defect, gradual deterioration, wear and tear, frost, its own faulty or defective design or materials, but this shall not exclude loss or damage which itself results from a cause not otherwise excluded.

c. Caused by or consisting of faulty or defective workmanship, operational error or omission by **you** or any of **your** employees, but this shall not exclude:

- Such loss or damage not otherwise excluded which itself results from an insured peril;
- Subsequent loss or damage which itself results from a cause not otherwise excluded.

d. As a result of acts of fraud or dishonesty by **you** or any partner, director or any of **your** employees, but this shall not exclude such loss or damage not otherwise excluded which itself results from insured perils a) to m).

e. Caused by or consisting of corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects, change in temperature, colour, flavour, texture or finish, but this shall not exclude:

- Such loss or damage not otherwise excluded which itself results from insured perils a) to m);
- Subsequent loss or damage which itself results from a cause not otherwise excluded.

f. Consisting of joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, super-heaters, pressure vessels or any range of steam and feed piping connected to them, mechanical or electrical breakdown or derangement in respect of the particular machine, apparatus, or equipment in which such a breakdown or derangement originates, but this shall not exclude:

- Such loss or damage not otherwise excluded which itself results from insured perils a) to m);
- Subsequent loss or damage which itself results from a cause not otherwise excluded.

g. Caused by disappearance, unexplained or inventory shortage, or the misfiling or misplacing of information.

h. To any **building** or structure caused by its own collapse or cracking, but this shall not exclude such destruction or damage resulting from other damage in so far as it is not otherwise excluded.

i. In respect of fences, gates and moveable **property** in the open caused by wind, rain, hail, sleet, snow or dust.

j. Resulting from **property** insured undergoing any process of production, packing, treatment, testing, commissioning, service or repair.

k. In respect of:

- Jewellery, precious stones or precious metals, bullion, furs, curiosities, works of art or rare books;
- **Property** in transit;

- Glass (other than fixed glass), sanitaryware (other than fixed sanitaryware), china, earthenware, marble or other fragile or brittle objects, but this shall not exclude loss or damage which itself results from insured perils a) to m) in so far as it is not otherwise excluded;
- Money, cash, bonds or securities of any description.

I. To:

- Vehicles licensed for road use (including accessories on them), caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft;
- **Property** or structures in course of construction or erection and materials or supplies in connection with all such **property** or structures;
- Land, roads, pavements, piers, jetties, bridges, culverts or excavations;
- Livestock, growing crops or trees but this shall not exclude such **property** specifically described in **your schedule**;
- Electronic recordings caused by electrical or magnetic erasure and/or accidental erasure of any kind. m. Whilst the **building** is **unoccupied**.

2 – Locks and Keys

We will pay for the cost of replacing locks and keys of doors and windows for which **you** are responsible, such costs being incurred to keep the **buildings** secure if the keys are stolen using force and violence, up to an amount of £2,500 any one claim and £20,000 any one **period of insurance**.

3 – Trace and Access

We will pay the costs in the event of loss or damage as a result of escape of water or fuel oil from any tank, apparatus or pipe, incurred by **you** in locating the source of such damage, and in the subsequent making good the damage caused by locating such source, up to an amount of £2,500 any one claim and £20,000 any one **period of insurance**.

4 – Metered Supplies

We will pay the additional water, gas, electricity or other metered supply charges incurred by **you** for loss or damage caused by an insured peril under Section 1 – Property Damage, and for which **you** are legally responsible, up to an amount of £5,000 any one claim and £20,000 any one **period of insurance**.

The amount payable will be the supplier's charges for the period following the loss or damage, less the charge paid by you for the same period in the previous year, adjustments for changes in the suppliers' charges and for variations affecting your supply consumption.

We will not pay for such charges incurred whilst any building is unoccupied.

5 – Unauthorised Metered Supplies

We will pay the additional gas and electricity charges incurred by **you** as a result of unauthorised use, and for which **you** are legally responsible, up to an amount of £250 any one **period of insurance**.

The amount payable will be the supplier's charges for the period following the loss or damage, less the charge paid by **you** for the same period in the previous year, adjustments for changes in the suppliers' charges and for variations affecting **your** supply consumption.

6 – Landscaped Grounds

We will pay the costs incurred by **you** as a result of loss or damage to the **buildings**, up to an amount of £1,000 any one claim, to restore landscaped grounds to their original appearance when first laid out and planted.

We will not pay for costs arising due to the failure of trees, shrubs, plants, turf and the like to germinate or to become established.

7 – Emergency Services

We will pay the costs incurred by **you** following loss or damage to the **buildings** or destruction to external landscaping, caused by the emergency services or persons acting under their control in gaining access to the **property**, as a result of concern for the welfare of the **tenant(s)** and/or to mitigate loss or damage to the **property** caused by an insured peril under Section 1 – Property Damage up to an amount of £1,000 any one **period of insurance**.

8 – Fire Extinguishers and Sprinklers

We will pay the costs incurred by **you** in refilling fire extinguishers and replacing sprinkler heads, solely as a result of an insured peril under Section 1 – Property Damage.

9 – Illegal Activities at the Property

We will pay the costs incurred by **you** as a result of loss or damage to the **buildings**, caused by **your tenant** following any illegal activities up to an amount of £5,000 any one claim.

10 – Theft of Fixed Fabric of the Property

We will pay the costs incurred by **you** for theft of the fixed fabric to the **buildings**, including external CCTV equipment, security lighting and roof materials.

11 – Removing Nests

We will pay the costs incurred by **you** for the nests of rats, mice, cockroaches, wasps and hornets to be removed by a professional from **your buildings**.

The most **we** will pay is £1,500 in any **period of insurance**.

12 – Selling Your Buildings

If **you** sell **your buildings**, from the date **you** exchange contracts, **we** will give the buyer the benefit of cover under Section 1 – Property Damage until the sale is completed, as long as this is within the **period of insurance** and General Policy Condition 3 – Unoccupied Properties is complied with.

13 – Unauthorised Alterations

We will pay the costs incurred by **you**, up to £5,000 in any one **period of insurance** for reinstating the private residence back to its original condition if **your tenant(s)** alters or changes the structure of the private residence without **your** consent.

This **policy** benefit only applies if the inside of the **buildings** is inspected by **you** or an authorised person at least once every six months and a record is kept of the inspection.

14 – Professional Fees

The **sums insured** for **buildings** include an amount in respect of architects', surveyors', legal and consulting engineers' fees other than where an item covering such fees is specifically shown in **your schedule**.

Cover applies only to those fees incurred as a result of loss or damage, in the reinstatement or repair of **property** insured.

15 – Alterations and Additions

To the extent that they are not otherwise insured, **buildings** and **contents** items within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands including:

- a. Any newly acquired or newly erected or property under construction (excluding any property which a building contractor is responsible for);
- b. Alterations, additions and improvements (but not appreciation in value in excess of the **sums insured**) to **buildings** and **contents**;

Provided that:

- **You** provide **your broker** with details of the additions as soon as possible and **you** will ensure specific insurance is arranged with **us** from the date **you** became responsible;
- The provisions of this cover will be fully maintained in addition to any specific insurance effected under a) above.

The most **we** will pay under this cover for any one item is 10% of the **sum insured** or £250,000 in total, whichever is lower.

16 – Removal of Debris Costs

The **sums insured** for **buildings** and **contents** include an amount in respect of removal of debris costs, other than where an item covering such costs is specifically shown in **your schedule**.

Cover applies only to those costs incurred as a result of loss or damage in:

- a. Removing debris;
- b. Dismantling and/or demolishing;
- c. Shoring up or propping;
- d. Clearing, cleaning and/or repairing drains, gutters, sewers and the like for which you are responsible.

We will not pay for any costs or expenses:

- Incurred in removing debris other than from the site of the damaged **property** and the area immediately adjacent to the site;
- Arising from pollution or contamination of **property** not covered by this **section**.

17 – Removal of Debris Costs: Tenants Contents

To the extent that they are not otherwise insured, cover includes unrecoverable costs incurred with **our** consent as a result of damage in removing debris, in respect of **contents** for which **you** are not responsible, up to an amount of £5,000 any one **claim**.

We will not pay for any costs or expenses:

- Incurred in removing debris other than from the site of the damaged **property** and the area immediately adjacent to such site;
- Arising from pollution or contamination of **property** not covered by this **section**.

Basis of Settlement

We will pay **you** up to the **sum insured** of the **property** as detailed on **your schedule** at the time of its loss or destruction, and at **our** option **we** will pay **you** the cost to arrange reinstatement or replacement of such **property** or any parts of such property.

The most **we** will pay for any one claim is:

- a. The total **sum insured**, or for each item its individual **sum insured**, or any other limit of liability in this **section**, whichever is the less at the time of the loss or damage. The **sum insured** must be enough to cover the cost of reinstating the **property** in their present form;
- b. The amount of the **sum insured** or limit of liability remaining after deduction for any other loss or damage occurring during the same **period of insurance**, unless **we** agree to reinstate any such **sum insured** or limit of liability.

We aim to settle valid claims promptly and fairly in accordance with the cover provided by this **policy**.

Your claim will be managed from within **our** dedicated insurance claims team, supported on certain occasions by a professional loss adjusting firm and/or a specialist services company to ensure **your** claim is settled for the correct amount and as quickly as possible.

It is important that **you** have:

- a. Made a fair presentation of the risk and disclosed every fact and circumstance; and
- b. Complied with the obligations, terms and conditions contained in the **policy** throughout this **period of insurance**, otherwise **your** claim may not be paid.

If **you** submit a valid claim and it transpires that **you** have breached **your** obligations of disclosure, or made a **misrepresentation**, then following a breach of disclosure which is either:

- Deliberate; or
- Reckless

We shall be entitled to:

- I. Avoid the contract, refuse all claims; and
- II. Retain the premiums paid.

If **you** submit a valid **claim** and it transpires that **you** have breached **your** obligations of disclosure, or made a **misrepresentation**, then following a breach of disclosure which is neither:

1. Deliberate; nor
2. Reckless

We shall be entitled to:

- I. If **we** would not have entered into the contract at all, void the contract and refuse all claims and return the premium.
- II. If **we** would have entered into the contract but on different terms, elect to treat the contract as having been entered into on those different terms and, if **we** would have charged a higher premium, reduce the claim paid in proportion to the under-payment of premium. This is described as the 'proportionate remedy'.

'Proportionate remedy' means that **we** need only pay X% of what **we** otherwise would have been under an obligation to pay under the terms of the insurance:

$$X = (\text{Premium Actually Charged/Higher Premium}) \times 100$$

1 – Automatic Reinstatement

In the absence of written notice by **us** to the contrary, in consideration of **sums insured** not being reduced by the amount of any claim, **you** will pay the appropriate additional premium on the amount of the claim from the date of loss or damage to expiry of the **period of insurance**, but this shall not apply in respect of any loss or damage as a result of insured peril k) – Theft or attempted theft.

2 – Basis of Settlement Adjustments

In calculating the most **we** will pay for any one claim, adjustments shall be made in accordance with the following clauses:

a – Reinstatement

Subject to the Special Conditions set out below, the amount payable for **buildings** and **contents** is the cost of the reinstatement of the **property** damaged.

For this purpose "reinstatement" means:

- a). The rebuilding or replacement of **property** lost or destroyed which, provided **our** liability is not increased, may be carried out:
 - In any manner suitable to **our** requirements;
 - On another site.

- b). The repair or restoration of **property** damaged in either case to a condition equivalent to, or substantially the same as, but no better or more extensive than its condition when new.

Special Conditions applicable to a – Reinstatement

a. **Our** liability for the repair or restoration of **property** damaged in part only shall not exceed the amount which would have been payable if such **property** had been wholly destroyed.

b. No payment beyond the amount **we** would have paid in the absence of this clause will be made:

- Unless reinstatement commences and proceeds without delay;
- Until the cost of reinstatement has actually been incurred;
- Where **property** insured at the time of loss or damage is covered by any other insurance effected by **you**, or on **your** behalf, which is not on the basis of reinstatement.

c). All the terms and conditions of this **section** and of the **policy** shall apply to any claim payable under the provision of this condition.

b – Index Linking (please note that an index-linked **sum insured** is not necessarily an adequate one)

The **sums insured** will be adjusted to take into account movements in the appropriate index and renewal premiums will be based on the adjusted **sums insured**.

For **buildings**, the general building cost index issued by the Building Cost Information Service of the Royal Institute of Chartered Surveyors, for commercial premises or, for residential premises, the Household Rebuilding Cost Index issued for the Association of British Insurers (or other suitable index **we** decide upon) will be used.

For **contents** shown and/or described in **your schedule**, the Retail Price Index (or other suitable index **we** decide upon) will be used. The above percentage changes will continue to be applied between the date of any loss or damage and the date when replacement or repair has been completed.

c – Average (Underinsurance)

If the **sum insured** for **buildings** or **contents** at the time of loss or damage are less than the cost of replacement, **you** shall be considered **your** own insurer for the difference and will be responsible for a proportionate share of the loss.

d – Contribution and Average

If at the time of loss or damage any other insurance has been effected by **you** or on behalf of **you** covering any of the **property** damaged, our liability under this **section** shall be limited to our rateable proportion of such loss or damage.

If such other insurance is subject to average (underinsurance), this **section** if not already subject to average shall be subject to average in the same manner.

If such other insurance is subject to any provision which excludes it from covering exactly the same property (ranking concurrently) with this **section**, either in whole or in part, or from contributing rateably, **our** liability under this **section** shall be limited to that proportion of the loss or damage which the **sum insured** for this **section** bears to the value of the **property**.

e – Public Authorities (including undamaged property)

Subject to the Special Conditions set out below, cover for **buildings** and **contents** includes an amount in respect of any additional cost of reinstatement which is incurred solely by reason of the necessity to comply with building or other Regulations under or formed in pursuance of any Act of Parliament, with Bye-Laws of any Public Authority or to comply with the Stipulations of European Union legislation, in respect of:

- Lost, destroyed or damaged **property**;
- Undamaged portions of such **property** excluding:
 - a. The cost incurred in complying with such Regulations, Bye-Laws or Stipulations:
 - i. In respect of loss or damage occurring prior to the granting of this cover;
 - ii. In respect of loss or damage not covered by this **section**;
 - iii. Under which notice has been served upon **you** before the date of the loss or damage;
 - iv. In respect of undamaged **property** other than undamaged portions of damaged **property**.

- b. The additional cost that would have been required to make good the damaged **property** to a condition equal to its condition when new, had the necessity to comply with such Regulations, Bye Laws or Stipulations not arisen.
- c. The amount of any charge or assessment arising out of capital appreciation, which may be payable in respect of the **property**, by reason of compliance with any such Regulations, Bye-Laws or Stipulations.

Special Conditions applicable to e – Public Authorities

- a. The work of reinstatement must be commenced and carried out within a time frame specified by us and in any case must be completed within 12 months after the loss or damage, or within such further time as **we** may allow, and may be carried out upon another site (if such Regulations, Bye-Laws or Stipulations so necessitate), subject to there being no resulting increase in **our** liability.
- b. If **our** liability is reduced by the application of any of the terms and conditions of this **section** or of the **policy** (other than as a result of this clause) **our** liability under this clause will be reduced in proportion.
- c. The most **we** will pay for any one claim in respect of undamaged portions of **property** other than foundations is 15% of the total amount for which **we** would have been liable had the **property** been wholly destroyed.
- d. All the terms and conditions of this **section** and of the **policy** shall apply to any claim payable under the provisions of this clause, other than where they are expressly varied by the terms of this clause.

f – Sprinkler Installation Upgrading Costs

If, following loss or damage, **we** require the upgrading of any automatic sprinkler installation in order that at the time of its reinstatement such installation will conform to Loss Prevention Council Rules current at the time of reinstatement, **we** will pay the costs incurred by **you** provided that at the time of the loss or damage the installation conformed to the Loss Prevention Rules authored by the Fire Protection Association (FPA) at the time of the original installation, but did not conform to subsequent amendments to such rules.

g – Fixed Glass

Following damage to fixed glass **we** will pay the cost of:

- a. Any necessary temporary boarding up of broken glass, pending full replacement;
- b. Removing and re-fixing window fittings and other obstacles to replacing broken glass and replacing alarm foil on glass;
- c. Loss or damage to framework and to **contents** caused by broken glass.

We will not pay for loss or damage:

- a. Existing prior to inception of this **policy**;
- b. To shop fronts in the **building** and the glass therein.

h – Interested Parties

The interest of the leaseholder(s), mortgagee(s) and **tenant(s)** of the risk address stated on **your schedule** should be advised to **us** in the event of a claim.

In addition, **your** interest or the interest of the mortgagee(s) under this cover will not be prejudiced by any act or neglect of the occupiers or mortgagors of any **property** where the risk of loss or damage is increased without **your** or the mortgagee(s) authority or knowledge. Provided that once you or the mortgagee(s) are aware of the increased risk, **you** must contact **your broker** as soon as possible and pay any additional premium that **we** may require.

Conditions

In addition to General Policy Conditions, the following apply:

1 – Excesses

The **excesses** applying to each and every claim will be shown on **your schedule**.

2 – Sprinkler Condition

In any **building** where a sprinkler system is installed, **you** must:

- a. Maintain the system in efficient working order during the **period of insurance**;
- b. Ensure that routine tests are carried out and any defects revealed are promptly remedied;
- c. Obtain **our** written consent to any proposed changes, repairs or alterations to the system.

3 – Subsidence Condition

When required by **us**, any cover under insured peril m) **Subsidence** – shall be subject to a satisfactorily completed **subsidence** questionnaire which will form part of the **policy**.

4 – Flat Roof Condition

It is a condition precedent to liability in respect of loss or damage caused by **storm, flood**, or weight of snow that:

- a. Any flat roof area at the premises (or the insured portion of the premises) is inspected by a member of the Roofing Federation, Federation of Master Builders (FMB), National Federation of Roofing Contractors, or Confederation of Roofing Contractors and a report issued regarding the condition of the roof and outlining any remedial work required to maintain the roof in a good condition;
- b. Any work specified on such a report shall be undertaken within 60 days of the issue of the report;
- c. A copy of each report is retained by **you** and is available to **us** immediately upon request;
- d. The roof shall be inspected;
 - i. Within 60 days of the addition of this clause to the **policy**, unless an inspection has been carried out in the last five years and any remedial work identified has been undertaken;
 - ii. Immediately following any water ingress from the roof of the premises;
 - iii. Within the timescales recommended on the report but at least every five years, and any defects found remedied within 60 days or as specified by **us**.

5 – Open Fires and Log Burner Warranty

It is warranted that;

- a. The open fireplace be fitted with a safety spark screen;
- b. An area of at least one metre around the open fireplace or log burner must be cleared and maintained at all times;
- c. The fire shall be fully extinguished at least one hour prior to the premises being vacated;
- d. The chimney and/or flue is inspected every twelve months by a professional and any defect identified by the inspection be repaired immediately at **your** expense;
- e. A maintained fire extinguisher shall be kept no more than five metres away from the fireplace;
- f. No treated or painted woods shall be burned;
- g. All firestarters, logs and other fuel is stored within metal lidded containers or externally at least 10 metres from the **building**.



Section 2 – Loss of Rent or Alternative Accommodation

In addition to the definitions in Section 1 – Property Damage, the following only apply to this **section**:

Definitions

Rent

The money paid or payable to **you** for the use of the **property** and its services.

Loss of Rent

The amount by which the **rent** during the **indemnity period** falls short of the **rent**, which but for the loss or damage would have been received.

Increase in Cost of Working

The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the **loss of rent**, which but for that expenditure would have taken place during the **indemnity period**.

Indemnity Period

The period beginning with the occurrence of loss or damage by an insured peril under Section 1 – Property Damage and ending no later than 12 months thereafter during which the **buildings** shall be affected as a result of loss or damage.

Re-letting Costs

The expenditure incurred as a result of loss or damage in re-letting **buildings**, including legal fees or other charges incurred solely as a result of such re-letting.

Policy Cover

We will pay up to 20% of the **buildings sum insured** or a maximum of £25,000 (whichever is greater) for the **loss of rent** or alternative accommodation if the **buildings** become **unoccupied** or partly **unoccupied**, and cannot be let out as a result of an insured peril under Section 1 – Property Damage.

The maximum **we** will pay under this **section** will be no more than the **tenant** would have paid to **you** and no more than 20% of the total **buildings sum insured**.

Excluding

- a. Any **loss of rent** arising from the **tenants** leaving the **buildings** without giving **you** notice;
- b. Any **loss of rent** that is not a direct result of the loss;
- c. **Loss of rent** in respect of any **buildings** that were **unoccupied** immediately before the occurrence of the insured peril giving rise to a claim;
- d. Any letting or managing agents' share of the rent unless agreed by **us** and **you** are legally liable to pay their proportion under contract;
- e. **Loss of rent** or alternative accommodation after the **buildings** are in a fit state to be occupied;
- f. **Loss of rent** or alternative accommodation for any period in excess of 12 months;
- g. **Loss of rent** as a direct result of loss or damage caused by **your tenant(s)** or their guest, unless it cannot be recovered from any security deposit lodged by the **tenants**;
- h. Any amounts saved during the **indemnity period** in respect of any of the charges and expenses of the **business** payable out of **rent** that may cease or be reduced.

Policy Cover Benefits

We will pay **you** as indemnity as a result of loss or damage for **loss of rent** or alternative accommodation including:

- a. **Increase in cost of working**; and
- b. **Re-letting costs**.

But we will not pay **you** for:

- a. **Increase in cost of working** exceeding the amount of **loss of rent** thereby avoided;
- b. Legal fees or other charges payable by any new **tenant** acquired in re-letting premises as a result of loss or damage.

Denial of Access

Subject to the conditions of the **policy**, we will pay for loss resulting from interruption of or interference with the **business** as a result of loss or damage to **property**:

- a. In the vicinity of the **buildings**, destruction of or loss or damage to which shall prevent or hinder the use of the **buildings** or access thereto whether the **buildings** or **your property** therein shall be damaged or not (but excluding loss or damage to **property** of any supply undertaking from which you obtain electricity, gas, water or telecommunication services which prevent or hinder the supply of such services);
- b. At the premises of **your** managing agents which shall be deemed to be loss resulting from loss or damage to **property** used by **you** at the **buildings**.

Basis of Settlement

Automatic Reinstatement

In the absence of written notice by **us** to the contrary, in consideration of **sums insured** or limits of liability not being reduced by the amount of the claim, **you** will pay the appropriate additional premium on the amount of the claim from the date of the loss or damage to expiry of the **period of insurance**, but this shall not apply in respect of insured peril k) – Theft or attempted theft.

Basis of Settlement Adjustments

In calculating the amounts we will pay **you**, adjustments shall be made in accordance with the following clauses:

a – Average

If the **sum insured on rent** is less than the **rent** that the **tenant** would have paid **you**, the amount payable by **us** will be proportionately reduced.

b – Rent Review

Where **rent** is subject to a **rent** review during the **period of insurance**, the amount payable may be automatically increased, subject to a maximum **rent** review increase of 75%. This does not include any increases in **rent** resulting from alterations, additions, extensions or improvements to the **buildings** insured or in respect of newly erected buildings.

c – Alterations or Additions

Cover includes **rent** in respect of:

- a. Alterations, additions and improvements to the **buildings**;
- b. Newly acquired or newly erected **buildings**.

Within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, for no more than 20% of the total **sum insured** or £50,000 whichever is the less, for any one **building**, provided that **you** shall:

1. Give details to **us** within sixty (60) days of the commencement date of **your** interest in such **rent**
2. Effect specific cover retrospective to such date, and;
3. Pay the appropriate additional premium.

d – Value Added Tax

All terms in this **section** shall be exclusive of value added tax to the extent that **you** are accountable to the tax authorities for such tax.

e – Payment on Account

We will make payments on account during the **indemnity period**, if **you** so request, subject to any adjustment at the end of the **indemnity period**.



Section 3 – Property Owners’ Liability

In addition to the definitions in Section 1 – Property Damage, the following only apply to this **section**:

Definitions

Injury

- a. Bodily injury, death, disease, illness, mental injury or nervous shock;
- b. Invasion of the right of privacy, false arrest, false imprisonment, false eviction or malicious prosecution of any person.

Employee

- a. Any person under a contract of service or apprenticeship with **you**;
- b. Any of the following persons whilst working for **you** in connection with the **business**:
 1. Any labour master or labour only subcontractor or person supplied by them;
 2. Any self-employed person providing labour only;
 3. Any trainee or person undergoing work experience;
 4. Any voluntary helper;
 5. Any person who is borrowed by or hired to **you**.

Territorial Limits

- a. Great Britain, Northern Ireland, the Isle of Man and the Channel Islands;
- b. Any member country of the European Union;
- c. Elsewhere in the world in respect of **injury** or loss or damage caused by or arising from non manual activities by **you**.

Products

Any goods or other property (including their containers, packaging, labelling and instructions for use) sold, supplied, delivered, installed, erected, repaired, altered, treated or tested by **you** in connection with the **business** and not in **your** charge or control.

Pollution or Contamination

- a. All pollution or contamination of **buildings** or other structure or of water, land or the atmosphere;
- b. All **injury** or loss or damage directly or indirectly caused by such pollution or contamination;
- c. All pollution or contamination, which arises out of or in connection with one incident, shall be deemed to have occurred at the time such incident takes place.

Offshore Installations

- a. Any installation in the sea or tidal waters which is intended for underwater exploitation of mineral resources or exploration with a view to such exploitation;
- b. Any installation in the sea or tidal waters which is intended for the storage or recovery of gas;
- c. Any pipe or system of pipes in the sea or tidal waters;
- d. Any installation which is intended to provide accommodation for persons who work on or from locations specified in a., b., or c. above.

Policy Cover

We will indemnify **you** against legal liability to pay compensation and claimants' costs and expenses in respect of:

- a. Accidental **injury** to any person;
- b. **Accidental damage** to material property;
- c. Nuisance, trespass, obstruction or interference with any right of way, light, air or water; occurring within the **territorial limits** during the **period of insurance** in connection with the **business**.

Costs and Expenses

We will also pay costs and expenses incurred by **us**, or with **our** written consent:

- a. In connection with the defence of any claim;
- b. For representation of **you**:
 - At any coroner's inquest or fatal accident inquiry in respect of death;
 - At proceedings in any court of summary jurisdiction or on indictment in any higher court in respect of any alleged breach of statutory duty resulting in **injury** or loss or damage which may be the subject of indemnity under this **section**.

Limit of Indemnity

a. **Our** liability for all compensation payable in respect of:

1. Any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause;
2. All **injury** or loss or damage occurring during any one **period of insurance** and caused by and arising from products;
3. All **pollution or contamination** which is deemed to have occurred during any one **period of insurance**;

shall not exceed the £2,000,000 Limit of Indemnity unless a higher limit is specified in **your schedule**.

b. In respect of all claims against you made within the legal jurisdiction of the United States of America or Canada or any dependency or trust territory the Limit of Indemnity shall be inclusive of the amount of all:

1. Claimants' costs and expenses;
2. Costs and expenses incurred by **us** or with **our** written consent in connection with the defence of such claims.

c. **Our** liability shall not exceed the Limit of Indemnity shown in **your schedule** in respect of an act of **terrorism**;

if **we** allege that by reason of this limitation any loss or damage, cost or expense is not covered, the burden of proving the contrary shall be upon **you**.

Extensions

1 – Indemnity to Other Parties

If **you** so request, **we** will indemnify the following parties:

- a. Any officer or committee member or other member of **your** canteen, social, sports or welfare organisations or ambulance, first aid, fire, medical or security services against liability incurred in such capacity;
- b. Any partner, director or **employee** of **you** against liability incurred in such capacity and in respect of which **you** would have been entitled to indemnity under this **section** if the claim had been made against **you**;

c. Any principal for whom **you** have agreed to execute work under contract or agreement against liability, arising out of the performance of such work by **you** and in respect of which **you** are legally liable and would have been entitled to indemnity under this **section** if the claim had been made against **you**.

Provided that:

1. Each such party shall observe, fulfil and be subject to the terms and conditions of this **section** in so far as they can apply;
2. **Our** liability to **you** and all parties indemnified shall not exceed the £2,000,000 Limit of Indemnity unless a higher limit is specified in **your schedule**.

2 – Joint Insured: Cross Liabilities

If more than one party is named as **you** in **your schedule**, this **section** shall apply as though each were insured separately provided that our liability to all parties indemnified shall not exceed in total the Limit of Indemnity shown in **your schedule**.

3 – Overseas Personal Liability

The **business** is extended to include personal activities (not connected with any gainful occupation or profession, nor with the ownership or tenure of any land or **building**) of any partner, director or **employee** or family member of such partner, director or **employee** normally resident within the territories specified in this **section**. Definition of **territorial limits** is in the course of any journey or temporary visit to any other country made in connection with the **business**.

4 – Motor Contingent Liability

We will indemnify **you** in the terms of this **section** against liability arising out of the use in connection with the **business** of any vehicle not owned, provided or being driven by **you**, but this **section** does not cover liability:

- a. In respect of loss or damage to such vehicle;
- b. Arising out of any such use in any country outside the European Union;
- c. Incurred by any party other than **you**;
- d. Incurred by any party identified in Extension 1 – Indemnity to other Parties. For the purpose of this cover, Exclusion 1 – Injury to Employees does not apply.

5 – Defective Premises Act 1972

We will indemnify **you** in the terms of this **section** against liability incurred by **you** under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with premises or land disposed of by **you**.

Provided that this Extension does not cover:

- a. The costs of rectifying any loss or damage or defect in the premises or land disposed of;
- b. Liability for which **you** are entitled to indemnity under any other insurance.

6 – Consumer Protection and Food Safety Acts: Legal Defence Costs

We will indemnify **you** and if **you** so request, any partner, director or **employee** of **you** in the terms of this **section** in respect of legal costs and expenses incurred, with **our** written consent in connection with the defence of any criminal proceedings or an appeal against conviction arising from such proceedings brought in respect of any offence under:

- a. Part 2 of the Consumer Protection Act 1987; or
- b. Section(s) 7, 8, 14 and/or 15 of the Food Safety Act 1990

committed or alleged to have been committed during the **period of insurance** in connection with the **business**.

Provided that **we** shall have the conduct and control of all the said proceedings and appeals.

We will not pay for:

- a. Fines or penalties of any kind;
- b. Proceedings or appeals in respect of any deliberate act or omission;
- c. Costs or expenses insured by any other policy.

7 – Court Attendance Compensation

If during the **period of insurance** any partner, director or **employee** of **you** is required to attend Court as a witness at **our** request in connection with a claim which is the subject of indemnity under this **section**, **we** will pay compensation to **you** on the following scale for each day that attendance is required:

- a. Any director or partner £250;
- b. Any **employee** £150.

8 – Contractual Liability

In respect of liability assumed by **you** by a contract or agreement entered into by **you** and which would not have attached in the absence of such contract or agreement, the indemnity provided by this **section** shall only apply if the sole conduct and control of any claim is vested in us.

Provided that **we** shall not in any event provide indemnity:

- a. Under Exclusion 9 – Products – a. of this **section** except as stated therein;
- b. In respect of liquidated damages or fines or damages imposed by or payable under any penalty clause.

9 – Legionellosis Liability

Exclusion 4 – Pollution or Contamination – b. of this **section** shall not apply to any discharge, release, or escape of Legionella or other airborne pathogens from water tanks, water systems, air conditioning plants, cooling towers and the like.

Provided that:

a. **We** will only indemnify **you**:

1. In respect of claims arising from **pollution or contamination** which arise out of or as a consequence of any discharge, release or escape of Legionella or other air-borne pathogens from water tanks, water systems, air conditioning plants, cooling towers and the like first made in writing to **you** during the **period of insurance**; or
2. If the first notification of a circumstance which has caused or is alleged to have caused **injury** or loss or damage, and can be expected to give rise to a claim arising from **pollution or contamination** which arises out of or as a consequence of any discharge, release or escape of Legionella or other air-borne pathogens from water tanks, water systems, air-conditioning plants, cooling towers and the like, is notified to **you** during the **period of insurance** or within thirty (30) days after expiry of the same **period of insurance**.

b. **Our** liability under this Extension for all compensation (including interest thereon) and claimants' costs and expenses payable shall not exceed £500,000, and for all claims arising from **pollution or contamination** shall not exceed the Limit of Indemnity as stated in **your schedule**.

c. This Extension shall not apply to any claim arising from **pollution or contamination** which arises out of or as a consequence of any discharge, release or escape of Legionella or other air-borne pathogens from water tanks, water systems, air-conditioning plants, cooling towers and the like if before the **period of insurance**, **you** had become aware of circumstances which have given or may give rise to such **pollution or contamination**.

Exclusions

In addition to the General Policy Exclusions, **we** will not pay for:

1 – Injury to Employees

Liability in respect of **injury** to any **employee** arising out of and in the course of the employment or engagement of such person by **you**.

2 – Work on Offshore Installations

Liability in respect of **injury** or loss or damage arising in connection with visiting or working on or travel to or from **offshore installations**.

3 – Fines, Penalties, Liquidated, Punitive, Exemplary or Aggravated Damages

Liability in respect of:

- a. Fines, penalties or liquidated damages;
- b. Punitive, exemplary or aggravated damages or any damages resulting from the multiplication of compensatory damages.

4 – Pollution or Contamination

Liability in respect of:

Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**.

All **Pollution or Contamination** which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Our liability for all damages payable in respect of all **Pollution or Contamination** which is deemed to have occurred during the **period of insurance** shall not exceed in the aggregate the amount shown in the **schedule** as the Limit of Indemnity for any one event.

5 – Mechanically Propelled Vehicles

Liability arising out of the ownership, possession or use by or on your behalf of any mechanically propelled vehicle (or trailer attached thereto) which is required by any road traffic legislation to be the subject of compulsory insurance or other security, but this Exclusion shall not apply:

- a. While such vehicle is being used as a tool of trade (other than in respect of liability which is compulsorily insurable under road traffic legislation);
- b. In respect of the loading or unloading of such vehicle or the delivery or collection of goods to or from such vehicle, except where more specifically insured by any other policy.

6 – Vessels or Craft

Liability arising out of the ownership, possession or use by **you** or on **your** behalf of any vessel or craft designed to travel in, on or through water, air or space (other than hand-propelled watercraft).

7 – Property in Your Charge or Control

Liability in respect of loss or damage to any **property** belonging to **you** or in **your** charge or control other than:

- a. Personal effects or vehicles of any partner, director or **employee** of or visitor to **you**;
- b. Premises (and their **contents**) not belonging, leased, rented or hired to you but temporarily in **your** charge for the purpose of carrying out work;
- c. Premises (including their fixtures and fittings) leased, rented or hired to **you**, but this section does not cover liability attaching to **you** solely under the terms of any tenancy or other agreement.

8 – Damage to Goods Supplied

Liability in respect of:

- a. Loss or damage to any goods or other property sold, supplied, delivered, installed or erected by or on **your** behalf;
- b. All costs of or arising from the need for making good, removal, repair, rectification, replacement or recall of:
 - o Any such goods or **property**;
 - o Any defective work executed by **you** or on **your** behalf, except that a. and b. 1 above shall not apply to liability in respect of loss or damage to the said goods or **property**, if such loss or damage is caused by or arises from:
 - i. Any alteration, repair or servicing work executed;
 - ii. Any other goods or property sold, supplied, delivered, installed or erected by **you**;
 - iii. Under a separate contract.

9 – Products

In respect of **injury**, loss or damage caused by or arising from **products**:

- a. Any liability which attaches to **you** solely under the terms of an agreement other than:
 - Under any warranty of goods implied by law;
 - Under any indemnity clause in any agreement between **you** and any independent carrier in respect of **injury**, loss or damage caused by **products** entrusted to such carrier for transit by road, rail or waterway;
- b. Any **products** installed or incorporated in any craft designed to travel in or through air or space and which to **your** knowledge was intended to be installed or incorporated in any such craft;
- c. Any claim made against **you** in any country outside the European Union in which **you** occupy premises or are represented by any resident **employee** or holder of **your** power of attorney.

10 – Advice and Design

Liability for **injury**, loss or damage arising out of or in connection with advice, design, formula, specification, inspection, certification or testing provided or performed for a fee by or on **your** behalf other than where provided or performed in connection with any **products**.

11 – Contract Works and JCT Clause 21.2.1

Liability in respect of loss or damage to any **property**:

- a. Comprising or to be incorporated in the contract works in respect of any contract undertaken by **you**;
- b. Against which **you** are required to effect insurance under the terms of Clause 21.2.1 of the JCT (RIBA) Conditions of Contract or of any other contract condition requiring insurance of a like kind.

12 – Manual Work

Liability arising from or as a result of any manual work carried out away from any premises belonging, leased, rented or hired to **you** other than delivery or collection.

13 – Slings and Cradles

Liability for **injury** or loss or damage arising out of the operation of a sling and/or cradle.

14 – Computer Date Recognition

Liability arising directly or indirectly from the failure of any computer or other equipment or system for processing, storing or retrieving data, whether **your property** or not, to achieve any or all of the purposes and consequential effects intended by the use of any number to denote a date including the failure:

- a. Correctly to recognise any date as its true calendar date;
- b. To recognise, capture, save, retain, restore and/or correctly to manipulate, interpret, calculate or process any data or information or command or instruction as result of treating any date otherwise than its true calendar date;
- c. To recognise, capture, save, retain, restore and/or correctly to manipulate, interpret, calculate or process any data or information as a result of the operation of any command which has been programmed into any computer software or firmware, being a command which causes the loss of data or the inability to recognise, capture, save, retain, restore, correctly to manipulate, interpret, calculate or process any data on or after any date.

15 – Asbestos

Any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss. Or any liability arising directly or indirectly out of exposure to, inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, asbestos fibres or any derivatives of asbestos.

16 – Radioactive Contamination and Explosive Nuclear Assemblies

- a. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- b. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - ionising radiations or contamination by radioactivity from nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel,
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Conditions

In addition to the General Policy Conditions, the following apply:

1 – Discharge of Liability

For any claim or series of claims involving legal liability covered by this **policy**, **we** will pay:

- a. Up to the limit shown on **your schedule** for any one **period of insurance** (less any amounts already paid by **us**); or
- b. Any lower amount for which **we** can settle **your** claim.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

2 – Other Insurances

We will not indemnify **you** in respect of liability which is more specifically insured by any other policy except in respect of any excess beyond the amount payable under such policy.



General Policy Conditions

You must keep to the terms and conditions of this **policy**. Failure to do so may invalidate **your** claim.

1 – Cancellation

a. Your Cancellation Rights

You have the right to cancel the cover within a period which begins fourteen (14) days from the start of the **period of insurance** or on receiving **your policy**, whichever is the latter (this period is referred to as the “cooling off period”). **You** should exercise this right by contacting Husmus.

If **you** exercise **your** right to cancel during the “cooling off period”, **you** will be entitled to a return of the premium, provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current **period of insurance**. If **you** do not exercise **your** right to cancel during the “cooling off period”, the **policy** premium becomes due.

If the “cooling off period” has expired, **you** may cancel the **policy** during the **period of insurance** by contacting Husmus. Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current **period of insurance**, you will be entitled to a proportionate return of the premium paid, less a cancellation fee Husmus may charge. Please refer to **your schedule** for further information on what these charges are. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premiums due.

b. Our Cancellation Rights

We may cancel this **policy** by giving **you** fourteen (14) days’ notice in writing sent to **your** last known address on **your schedule**. **You** will be entitled to a proportionate return of the premium in respect of the unexpired **period of insurance**. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

2 – Changes in Circumstances

You must immediately tell **us** about any change in **your** circumstances. In particular, **you** must tell **us** if there is a change to:

a. The address of the **property** insured;

b. The use of the **building** (including if the **property** becomes **unoccupied**). If **your property** is not going to be lived in by a **tenant** for more than 90 consecutive days, **you** must advise Husmus immediately, in order to provide us with the opportunity to review the risk; or

c. The structure of the **building**. **You** must tell **us** if, at any time, the:

d. Total cost of rebuilding the **building** or the total cost of replacing the **contents** is greater than the **sum insured**;

e. **Your tenants** are in rent arrears or are subject to eviction proceedings under the 1988 Housing Act.

3 – Unoccupied Properties

If the **buildings** become **unoccupied** during the **period of insurance** or are **unoccupied** at the start of this insurance, the following will apply:

We will cover **you** for loss or damage to the **buildings** only, whilst **you** are waiting for a **tenant** to move in or whilst the **building** is undergoing **renovation**, for a maximum of 90 consecutive days starting from the day the last **tenant** moved out, provided that:

- a. **You** or **your** agents inspect the **buildings** internally and externally at least every seven days;
- b. The water, gas and electricity supplies are turned off at the mains and the water system drained, except where required to be maintained for central heating and the thermostat set to a minimum temperature of 15 degrees centigrade for the months of October to March;
- c. The **buildings** be kept secured by:
 1. The use of mortice deadlocks conforming to BS3621 or close-shackle padlocks with matching locking bar on all external doors or shutters;
 2. The use of window locks; where locks are not fitted, windows must be screwed shut;
 3. Repairing any broken or defective windows or boarding them externally using 19mm thickness shuttering grade plywood adequately braced and secured against forced entry;
 4. Sealing all letterboxes or fitting a stout steel cage internally.
- d. The **buildings** and all yards and areas surrounding the **buildings** are kept free from fuel and all combustible materials.
- e. **You** must keep a record of all inspections; **we** must be able to inspect **your** records at any time.
- f. If the **buildings** are broken into or vandalised, **you** must immediately:
 1. Follow the claims procedure set out in this **policy**; and
 2. Keep a record of any necessary work and inspections; **we** must be able to inspect **your** records at any time.

Whilst the **buildings** are **unoccupied**, **we** will not cover loss or damage:

- a. Arising from insured perils h, i, j, k and n;
- b. Arising from Section 1 – Property Damage, Policy Benefit 1 – Accidental Damage;
- c. To **contents**.

If at the end of 90 consecutive days the **buildings** are still **unoccupied**, then all cover under this policy will cease except as otherwise agreed by **us**.

4 – Maintenance and Safety Requirements

- a. All gas and electrical appliances and installations must be inspected as required by the appropriate legislation. Records of all inspections/work including repairs, replacement, maintenance and servicing undertaken and the appropriate documentation/certificate issued must be kept by **you** or a responsible person acting on **your** behalf. **We** must be able to inspect these records upon request;
- b. All upholstered furniture must satisfy all requirements of The Furniture and Furnishings (Fire Safety) Regulations and any amendments thereto;
- c. **You** must give **your tenants** all relevant instruction manuals;
- d. Smoke alarms and carbon monoxide alarms must be fitted, tested and in good working order.

5 – We Ask of You

You shall take care:

- a. To prevent accident and any injury or loss or damage;
- b. If the **buildings** are tenanted, **you** or **your** agents must inspect the **building** both internally and externally at least every six months and a written record of these inspections must be kept and made available to **us** on **our** request;
- c. To observe and comply with statutory or local authority laws, obligations and requirements;
- d. In the selection and supervision of employees;
- e. To maintain the **property** insured, used in connection with the **business** in efficient and safe working order;
- f. To make good or remedy any defect or danger which becomes apparent and take such additional precautions as the circumstances may require.

6 – Personal Representatives

If **you** die, **your** personal representatives will have the benefit of this **policy** for the rest of the current **period of insurance** as long as:

- a. They tell **us** as soon as possible about **your** death; and
- b. They keep to all terms and conditions of this **policy**.

7 – Fraud

If **you** make a fraudulent claim under this insurance contract:

- a. **We** are not liable to pay the claim; and
- b. **We** may recover from **you**, any sums paid by **us** to **you** in respect of the claim; and
- c. **We** may by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under clause (7)(c) above:

- d. **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- e. **We** need not return any of the premiums paid.

8 – Governing Law

Under UK law **you** and **we** can choose the law that will apply to this contract. Unless **you** and **we** have agreed otherwise, this contract will be governed by English law.

9 – Subrogation

Any claimant under this **policy** shall, at **our** request and expense, take or permit to be taken all steps for enforcing rights against any other party in **your** name, before or after **we** make payment.

We agree to waive any such rights to which **we** might become entitled by subrogation against:

- a. Any company standing in relation of parent to subsidiary (or subsidiary to parent) to **you**;
 - b. Any company which is a subsidiary of a parent company of which **you** are a subsidiary;
- in each case as defined by the current law at the time of the loss or damage.

10 – Rights of Third Parties

A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **policy** but this does not affect any right or remedy to a third party which exists or is available apart from such Act.

11 – Discharge of Liability

For any claim or series of claims involving legal liability covered by this **policy**, **we** will pay:

- a. Up to the limit shown on **your schedule** for any one **period of insurance** (less any amounts already paid by **us**); or
- b. Any lower amount for which **we** can settle **your claim**.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

12 – Other Insurances

If at the time of any loss or damage there is any other insurance covering such loss or damage, **we** will only pay **our** rateable proportion of such loss.

13 – Administration Fee

Your broker may charge an administration / cancellation fee for every alteration to the **policy** made by **you** except for circumstances connected with the death of the policyholder, or failure to renew or notification of changed bank details. Please refer to **your schedule** or terms of business agreement with **your broker** for further information on what these charges are.



General Policy Exclusions

The following exclusions are applicable unless stated to the contrary in any **section**. **We** will not cover:

1 – Terrorism

a. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

If we allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this **policy** the burden of proving the contrary shall be upon **you**.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

b. Loss or damage or loss of rent or alternative accommodation in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of:

1. Riot, civil commotion (except in respect of loss or damage or loss of rent or alternative accommodation by fire or explosion), strikers, locked out workers or persons taking part in labour disturbances or malicious persons.
2. This insurance also excludes loss or damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

2 – Territorial Limits

Loss or damage, injury or liability arising out of any occurrence outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, except where stated to the contrary.

3 – Existing Damage and Deliberate Damage

- a. Any loss or damage occurring before the start of this **policy**;
- b. Any loss or damage deliberately caused by **you** or anyone working on **your** behalf.

4 – Use of the Buildings

- a. Any loss or damage caused by cooking in rooms other than rooms that are fitted and designed as kitchens;
- b. Any loss or damage caused by any heating appliance other than ducted warm air or water filled radiators, directly fired fixed heating systems, electric wall mounted or fixed storage heaters;
- c. Costs for keeping to any requirements or regulations **you** knew of before the loss or damage occurred.

5 – Loss of value and Indirect Loss

- a. Loss of value of the **buildings, contents** or any other **property** insured;
- b. Any losses that are not directly associated with the incident that caused **you** to claim, unless otherwise insured under Section 2 – Loss of Rent or Alternative Accommodation.

6 – Wear and Tear

Any loss or damage caused by wear and tear or any gradually operating cause.

7 – Animals, Insects or Vermin

Any loss or damage caused by animals or by insects or vermin.

8 – Pairs and Sets

The cost of replacing or altering any undamaged part or item forming part of a set.

9 – Property Not Covered

Loss or damage or injury to:

- a. Living creatures;
- b. Motorised vehicles, trailers, caravans, or their spare parts and accessories;
- c. **Property** more specifically insured by any other policy;
- d. Shop fronts in the **buildings** and the glass therein;
- e. Any claim for landlord **contents** in the non-domestic part of the **buildings**;
- f. Plants, trees and shrubs in the garden unless otherwise specifically stated in the **policy**.

10 – Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons

Loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- a. Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c. Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e. Any chemical, biological, bio-chemical, or electromagnetic weapon.

11 – Confiscated Property

Property being confiscated or detained by any government or public or local authority.

12 – Sonic Bangs

Loss or damage from pressure waves caused by aircraft or other flying devices travelling at or above the speed of sound.

13 – War Risks

Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

14 – Northern Ireland

Loss or damage to any **property** in Northern Ireland caused:

- a. Unlawfully, maliciously or wantonly by three or more persons unlawfully, riotously or tumultuously assembled together; or
- b. As a result of an act committed maliciously by a person acting on behalf of, or in connection with, an unlawful association.

For the purposes of this exclusion, unlawful association means any organisation which is engaged in **terrorism** and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Criminal Damage (Compensation) (Northern Ireland) Order 1977.

In any action, suit or other proceedings where **we** allege that by reason of the provisions of this exclusion any loss or damage is not covered by this **policy**, the burden of proving that such loss or damage is covered shall be upon **you**.

15 – Change in Water Table

Loss or damage attributable solely to changes in the water table level.

16 – Exclusion of IT Accumulation Exposure

a. Electronic Data Exclusion

Notwithstanding any provision to the contrary within this **policy** or any endorsement thereto, it is understood and agreed as follows:

1. This **policy** does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
2. However, in the event that a peril listed below results from any matters described in paragraph (a) above, this **policy**, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the original **period of insurance** to the **property** insured by the original **policy** directly caused by such listed peril.

Listed Perils:

Fire, explosion, lightning and earthquake.

b. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within this **policy** or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this **policy** suffer physical loss or damage insured by this **policy**, then the basis of valuation shall be the cost of the blank media plus the costs of copying the **electronic data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such **electronic data**. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this insurance does not insure any amount pertaining to the value of such **electronic data** to **you** or any other party, even if such **electronic data** cannot be recreated, gathered or assembled.

For the purpose of this Exclusion 16 – Exclusion of IT Accumulation Exposure:

Electronic Data

Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus

Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

17 – Micro-Organism Exclusion Clause

Loss, damage, claim, cost, expenses or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is (i) any physical loss or damage to insured **property**; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use; occupancy; or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in this **policy** that provides insurance, in whole or in part, for these matters.

18 – Biological, Chemical and/or Nuclear Contamination

Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss, any legal liability of whatsoever nature and death or injury to any person directly or indirectly caused by or contributed to by or arising from Biological, Chemical and/or Nuclear contamination due to or arising from:

- a. **Terrorism**; and/or
- b. Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **terrorism**.

19 – Contamination, Pollution and Disease

Any liability, loss or damage caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause:

- a. Contamination, pollution, soot, deposition, impairment with dust, chemical precipitation, adulteration or impurification;
- b. Poisoning, disease or illness, Epidemic, or Pandemic (including any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health;
- c. This exclusion does not apply if such loss or damage arises out of one or more of the following;

Perils:

Fire, explosion, lightning and earthquake;

Aircraft or aerial devices or articles dropped from them;

Escape of water or oil leaking from or freezing in any tank, apparatus or pipe or fixed heating installations;

Riot, civil commotion, strikes, labour or political disturbances;

Malicious acts or vandalism;

Storm, flood or weight of snow;

Subsidence and/or **heave** of the site on which the **building** stands and/or **landslip**.

d. All other terms and conditions of this **policy** shall be unaltered and especially the exclusions shall not be superseded by this clause.

For the purpose of this Exclusion 19 – Contamination, Pollution and Disease:

Epidemic

Means the sudden, unexpected, large-scale manifestation of an initially locally contained, infectious disease which spreads with great virulence.

Pandemic

Means a worldwide Epidemic of a disease as declared by the World Health Organisation.



Claims Procedures and Conditions

1 – Claims – Action Required by you

You shall in the event of any injury, loss or damage or loss of rent as a result of which a claim is or may be made under this **policy**, and again upon receipt by **you** in writing of any notice of any claims or legal proceeding:

- a. Notify **us** within 30 days (or seven days in the case of injury, loss or damage or loss of rent, by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons or theft);
- b. Notify us immediately upon being advised of any prosecution, inquest or enquiry connected with any injury, loss or damage or loss of rent which may form the subject of a claim under this **policy**;
- c. Notify the police as soon as it becomes evident that any loss or damage has been caused by theft or malicious persons;
- d. Pass immediately, and unacknowledged, any letter of claim to **us**;
- e. Carry out and permit to be taken any action which may be practicable to prevent further injury, loss or damage or loss of rent;
- f. Retain unaltered and unrepaired anything in any way connected with the injury, loss or damage or loss of rent for as long as **we** may require;
- g. Furnish with all reasonable despatch at **your** expense;
 - Such further particulars and information as **we** may require;
 - If required, a statutory declaration of the truth of the claim;
 - Details of any other insurance covering the subject matter of the claim under this **policy** and any matters connected with it;
- h. Make available at **your** expense any documents required by **us** with regard to any letter of claim;
- i. Not pay or offer or agree to pay any money or make any admission of liability without **our** prior consent;
- j. Allow **us** in **your** name and on **your** behalf to take over and, during such periods as **we** think appropriate, to have control of all negotiations and proceedings which may arise in respect of any claims and the settlement thereof and cooperate fully with **us** for that purpose.

No claim under this **policy** shall be payable and any payment on account of a claim already made shall be repaid to **us**, if the terms of this Policy Condition are not complied with.

2 – Claims: Our rights

In respect of injury, loss or damage or loss of rent for which a claim is made, **we** and any person authorised by **us** may, without incurring any liability or diminishing any of **your** rights in respect of the cover under this **policy**, enter premises where such injury, loss or damage or loss of rent has occurred, and take possession of or require to be delivered to **us** any **property** insured, and to deal with such **property** for all reasonable purpose and in any reasonable manner.

No **property** may be abandoned to **us**, whether taken possession of by **us** or not.

We will not pay for any claim unless the terms of these Conditions have been complied with.

If **you** wish to make a claim, **you** may either contact **us** or Husmus, who will notify **us** of **your** claim.

All claims must be directed to:
Email: ergo.newclaims@mplclaims.com

Tel: 0345 060 0014

**ERGO Claims Team, MPL Claims Management Ltd,
The Octagon, 27 Middleborough, Colchester CO1 1TG**



How to make a complaint

Our mission is to financial stability to housing. We understand that sometimes things go wrong and when they do, we aim to fix them as soon as possible.

If you do wish to complain, follow the complaints procedure below. Our complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

About the sale of the policy, the policy conditions or Husmus' service

In the first instance, please contact Husmus:

- Via our chatbot
- Email us at hello@husmus.net

If your complaint relates to a claim or insurance coverage, we will see that it reaches the Claims Administrators or underwriters respectively.

About a claims decision

If you do have any questions, concerns or complaint about the handling of a claim you should contact Husmus at

Complaints Department
ERGO UK Specialty Limited.
1 Fen Court, London.
EC3M 5BN.

Telephone: 020 3003 7130

E-mail: complaints@ergo-commercial.co.uk

If you are not satisfied with the final response

If you are not satisfied with the final response you receive from us, you might be entitled to complain to the Financial Ombudsman Service (FOS). There is more information about the FOS at www.financial-ombudsman.org.uk.

If you live in England, Scotland, Wales, Northern Ireland or the Isle of Man:
Financial Ombudsman Service, Exchange Tower,
London, E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands:
Channel Islands Financial Ombudsman, PO Box
114, Jersey, Channel Islands, JE4 9QG

Jersey Tel: +44 (0)1534 748610
Guernsey Tel: +44 (0)1481 722218
International Tel: +44 1534 748610



Further Information

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligation to you under this contract.

Further information can be obtained from the [Financial Services Compensation Scheme](#), PO Box 300, Mitcheldean GL17 1DY.

Tel: 0800 678 1100 (Freephone) or 020 7741 4100 (international callers will incur charges).

Website: www.fscs.org.uk

Data Protection

Husmus

For full details of what data Husmus collect about you, how we use it, who we share it with, how long we keep it and your rights relating to your personal data, please refer to both the [Husmus Privacy Notice](#).

Great Lakes Insurance & ERGO UK Specialty Ltd

In this privacy notice, we/us/our means Great Lakes Insurance UK Limited and ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited

This is a summary of how we, on behalf of the insurer collect, use, share and store personal information. Please refer to our privacy statement on:

[Great Lakes Insurance UK Privacy Notice](#)
[ERGO UK Specialty Ltd](#)

To contact us:

Write to: Data Protection Officer ERGO UK Specialty Limited, 1 Fen Court, London. EC3M 5BN
Telephone: 0121 200 5825

Email: dataprotectionofficer@ergo-specialty.co.uk

Using your personal information

Your personal and/or sensitive personal information we receive in connection with this policy may be used by **us** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process, and manage claims;
- prevent and detect crime (including fraud);
- offer renewals;
- develop new products; and/or
- conduct research (and for wider statistical purposes)

For information on the lawful bases **we** rely on to process **your** personal and/or sensitive personal information for these purposes please see the relevant notices above.

Who we share your information with

We may pass **your** personal and/or sensitive personal information we receive in connection with this Policy to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers for the purposes above.

We may also share personal and/or sensitive personal information we receive in connection with this policy with regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating **your** insurance.

We may also share **your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the Great Lakes /ERGO/ Munich Re Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services

Except for the disclosures described above and in **our** full privacy notice (see the section entitled "Information We process" for links to those notices), **we** will not disclose **your** personal and/or sensitive personal information to anyone outside the Great Lakes/ERGO/Munich Re Group of companies except:

- where **we** have **your** permission to do so;
- where **we** are required or permitted to do so by law;
- to other companies where required in connection with the provision of a service to **us** or **you**; and/or
- where **we** transfer rights and obligations under the insurance provided under this Policy.

The transferring of personal information outside the United Kingdom

In providing insurance services, **we** may transfer **your** personal and/or sensitive personal information to other countries including countries outside the **United Kingdom**. If this happens, it will at all times be held securely and handled in accordance with UK data privacy laws and We will ensure that appropriate measures are taken (which may include putting in place appropriate contractual arrangements) to safeguard the personal and/or sensitive personal information transferred.

Access to your information

You have a right to know what personal and/or sensitive personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Protection Officer at the address listed within this notice. **We** may need to confirm **your** identity before we can respond to **your** request.

If **we** do hold information about **you**, **we** will:

- give **you** a description of it;
- tell **you** why **we** are holding it;
- tell **you** who it could be disclosed to; and

- let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **our** Data Protection Officer.

Data subject rights

Under UK data privacy laws, data subjects have certain rights in relation to their personal information, including a right of access (see above), a right to correct or supplement inaccurate / incomplete information, a right to request the deletion of information, a right to request the suspension of the processing of the information, a data portability right and a right to object to **our** processing of the personal information. These rights may only be available in certain circumstances and are subject to certain exemptions.

For more information about **your** data subject rights please see the relevant privacy notice above or contact **us** using the details provided below.

Data Retention

We keep **your** personal and/or sensitive personal information for as long as is reasonably required for the purposes explained in this notice. We also keep records – which may include personal and/or sensitive personal information – to meet legal, regulatory, tax or accounting needs. For example, we are required to retain an accurate record of your dealings with **us**, so we can respond to any complaints or challenges you or others might raise later. **We** will also retain files if we reasonably believe there is a prospect of litigation. The specific retention period for **your** personal and/or sensitive personal information will depend on **your** relationship with **us** and the reasons we hold **your** personal and/or sensitive personal information. Please contact **us** using the details below for more information on specific retention periods.

Changes to this Notice

We keep **our** privacy notice(s) under regular review. **We** would encourage **you** to check back regularly for updates. The Great Lakes Insurance UK notice was last updated in May 2024. The ERGO UK Specialty Ltd notice was last updated in September 2024.

About This Insurance

This Landlords Insurance policy has been arranged and administered by Husmus Ltd (Husmus) and underwritten by Great Lakes Insurance UK Limited.

Husmus is registered in England and Wales under company number 11517165. Registered office: 13 Freeland Park, Wareham Road, Lytchett Matravers, Poole, BH16 6FA.

Husmus are an appointed representative of Xact Risk Solutions Limited who is authorised and regulated by the Financial Conduct Authority (FCA), reference number 590914. Xact Risk Solutions Ltd registration number in England is: 08142321. Registered office 1 Westferry Circus, Canary Wharf, London, E14 4HD.

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London. United Kingdom. EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>.

ERGO UK Specialty Limited

ERGO UK Specialty Limited is a company incorporated in England and Wales with company number 04516776 and registered office address is 1 Fen Court, London. United Kingdom. EC3M 5BN. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 435184. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>

