

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

Name of the insurance undertaking

The Insurer of all sections of this policy is Aviva Insurance Limited (trading as Norwich Union).
Registered Address: Pitheavlis, Perth, Scotland PH2 0NH.

Type of Insurance and Cover

The JLT Property Insurance Policy is a multi-section insurance policy. Buildings and/or contents cover can be selected. The Contract has been designed to meet the demands and needs of an owner, executor or other legal representative wishing to insure property for which they are responsible against physical loss or damage.

All Sections

Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £175 but an excess of £1,000 applies for subsidence under the Building Section.
- Certain losses or damage if any endorsement/ clause is shown on your policy schedule - e.g. theft cover may be restricted under the Contents Section unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals

Buildings Section - see Buildings section of policy booklet for details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for:

- alternative accommodation following an insured loss if the property is occupied
- accidental damage to fixed glass, sanitary fixtures and underground services when occupied
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner, executor or personal representative (but not as occupier) of the insured premises.

Significant and unusual exclusions or limitations

- Damage by wet or dry rot
- Certain loss or damage caused by you, paying guests or tenants
- Liability as occupier of your home but this can be insured under the Contents Section
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out. However resultant damage would be covered subject to the policy terms, conditions and exclusions.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Loss or damage to your buildings from any cause not listed in the policy booklet.

Contents Section - see Contents Section of policy booklet for details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for:

- accidental damage to audio, video and computer equipment
- contents temporarily removed from the home
- contents in outbuildings (up to £2,500).
- replacement locks if keys are lost or stolen
- loss of domestic fuel and metered water.
- alternative accommodation following an insured loss where occupied & limited to 20% of sum insured maximum indemnity
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity

Significant and unusual exclusions or limitations - see Contents Section of policy booklet for details.

- No cover is provided for boats, boards, watercraft of any kind
- No cover is provided for items used for business or professional purposes
- Theft or malicious damage caused by you, members of your household, paying guests or tenants
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Loss or damage to pedal cycles in the open
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building.
- Loss or damage to your contents from any cause not listed in the policy booklet.

Duration of Cover

Cover under the policy will remain in force from the date of commencement or renewal of cover period, or as otherwise shown in your policy schedule. The policy may be cancelled subject to the cancellation rights policy wordings contained within the policy booklet.

Cancellation rights

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under all Sections call 0500 11 44 77.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. For compulsory classes of cover e.g. Employers Liability you would be covered in full for any claim; for any other type of claim, you would be covered for all of the first £2,000 and 90% of the remainder; in each case, without any upper limit. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

* (We) refers to Aviva Insurance Limited