Unoccupied Property Insurance

Insurance Product Information Document

Company: HCC International Insurance Company Plc

Product: Unoccupied Property Policy Level 3

This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655).

Alan Blunden & Co trading as ABACUS is registered in the UK and authorised and regulated by the Financial Conduct Authority. FCA registration number 309694.

This is a summary of cover available under the HCC International Insurance Company Plc policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued to you if you decide to take a HCC International Insurance Company Plc policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries, you should raise them with your insurance advisor.

What is this type of insurance?

This policy provides cover for landlord's buildings and landlord's contents. This insurance provides cover for: Buildings, Landlords Contents (optional) and Property Owner's Liability.

What is insured?

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Earthquake
- ✓ Aircraft and other flying devices or items dropped from them
- ✓ Subsidence, heave or landslip
- ✓ Collision by vehicle or animal
- ✓ Storm
- ✓ Flood
- ✓ Weight of snow
- ✓ Breakage or collapse of fixed radio & television aerials, satellite dishes & their fixtures and fittings and masts
- ✓ Escape of water from, and frost damage to, fixed water tanks, apparatus or pipes
- ✓ Escape of oil from a fixed domestic heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- ✓ Falling trees, telegraph poles or lamp-posts
- ✓ Accidental breakage of sanitary fittings
- ✓ Accidental damage to underground pipes and services
- ✓ Theft or attempted theft
- ✓ Riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- ✓ Emergency access to the premises
- ✓ £2,000,000 Property Owners' Liability

What is not insured?

- ✘ Subsidence, heave or landslip damage to domestic fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the property was damaged at the same time by the same cause
- ✘ Theft or attempted theft of oil from storage tanks
- ✘ Any loss caused by wear and tear or any gradually operating cause
- ✘ Any loss or damage caused by or resulting from any disease notifiable to the Government or local authority and/or declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization
- ✘ Employers liability
- ✘ Terrorism

Are there any restrictions on cover?

- ! Escape of water from and frost damage to fixed water tanks, apparatus or pipes limited to a maximum cover of £20,000 (subject to deduction of applicable excess)
- ! Emergency access to the premises is subject to an aggregate maximum of £5,000 in any one period of insurance
- ! Where a single flat is the subject of this insurance policy, insurers' liability for loss or damage to the common parts of the building which the insured flat forms part of is limited to the percentage that said flat bears to the total number of flats forming the building. In any event, insurers' maximum liability will not exceed the sum insured stated
- ! Burst pipes due to freeze cover is limited to £2,500 for the first 30 days of the policy

Where am I covered?

✓ The cover provided is for properties located in England, Wales, Scotland, Northern Ireland and Isle of Man.

What are my obligations?

- You must tell us in advance if you are planning to carry out any structural building work to the property insured
- If a part of the property is flat roofed, you must have the flat roof area checked, and maintained where necessary, every 5 years
- You or your agent must inspect the property at least once every 30 days
- The property must be maintained in a good condition. We define this as secure, structurally sound, weatherproof, with no evidence of dry rot, infestation, rising damp and no damage to the roof or chimney
- The water must be switched off at the mains and the water system drained OR the heating must be maintained at a minimum 15 degrees Centigrade or 58 degrees Fahrenheit
- The gas and electricity must be turned off at the mains UNLESS used to maintain the security and/or heating of the home

When and how do I pay?

Please speak to your insurance advisor who will be able to advise you when and how to pay.

When does the cover start and end?

Please see your Cover Summary or your Schedule for the inception date and the policy term.

How do I cancel the contract?

- There is a 14 day cooling off period, where if you decide that you do not wish to proceed then you can cancel this insurance by contacting your insurance advisor within 14 days of either:
    - the date you receive your policy documentation; or
    - the start of the period of insurance

  whichever is the later.
- If it is outside of the 14 day cooling off period, then you can cancel this insurance by contacting your insurance advisor, there will also be a £5.00 ABACUS cancellation charge in addition to any charges/fees made by your Insurer or Insurance advisor.
- We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.