

Summary of Cover

This form describes the cover provided by the Buildings section of our usual Choices Residential Protection insurance policy. If the cover on the building in which your flat is situated differs from the usual form of cover, details will be shown on the attached sheet.

The interest of the freeholder and the head lessee of the building (if they are not the policyholder), the owner or lessee of each flat and the mortgagees of any of them are deemed to be noted.

This policy is an annually renewable Residential Property insurance, underwritten by Royal & Sun Alliance Insurance Ltd. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the date you receive your policy documentation. To cancel please write to the address or call the number shown on your policy documentation.

Should you wish to make a claim under your policy please call our claims helpline as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Policyholder

Policy Number

Buildings Insured

Period of Insurance

From: To:

Sum Insured

£ (index linked)

Excess

£

Legal Responsibilities to the Public

Limit of indemnity £

Policy Sections.

By buildings we mean any house, maisonette, flat, apartment or block of flats, its garages, greenhouses and outbuildings, statues and fountains cemented into the ground, patios, terraces, footpaths, lampposts, drives, swimming pools, tennis courts, walls, fences, gates and hedges, fixtures and fittings, closed circuit security TV systems, security equipment and external lighting

What is Covered	What is Not Covered
Buildings Damage caused by the following	The Excess shown above
1 Fire, lightning, explosion, earthquake.	
2 Smoke	<ul style="list-style-type: none"> Damage caused by anything which happens gradually.
3 Storm or flood.	<ul style="list-style-type: none"> Damage caused by frost. Damage caused to fences, gates and hedges unless the buildings are damaged by the same cause and at the same time.
4 Freezing water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	<ul style="list-style-type: none"> Damage to the appliance or system which the water or oil escapes from except where the damage is caused by freezing. Loss or damage caused while the building has been left unoccupied for more than 45 days in a row. Damage caused by corrosion, rusting and wear and tear.
5 Riot, civil commotion, strike, labour or political disturbance.	

What is Covered	What is Not Covered
6 Malicious people or vandals	<ul style="list-style-type: none"> Loss or damage caused by you, any of your directors, residents, tenants of any commercial unit or by anyone who is staying in the buildings with or without your permission Loss or damage caused while the building has been left unoccupied for more than 45 days in a row.
7 Theft or attempted theft.	<ul style="list-style-type: none"> Loss or damage caused by you, any of your directors or employees, residents, tenants of any commercial unit or by anyone who is staying in the buildings with or without your permission. Loss or damage caused while the building has been left unoccupied for more than 45 days in a row.
8 Subsidence or heave of the land on which the buildings stand, or of land belonging to the buildings, or landslip.	<ul style="list-style-type: none"> The first £1,000 of each claim. Damage to patios, drives, terraces, footpaths, tennis courts, swimming pools, walls, fences, gates and hedges unless the building is damaged by the same cause and at the same time. Damage to solid floors, or damage caused because solid floors have moved, unless the foundations of the outside walls of the building are damaged by the same cause and at the same time. Damage caused by new structures bedding down or newly made-up ground settling. Damage caused by the coast or a river bank being worn away. Damage caused by or from the buildings being demolished, altered or repaired. Damage caused by or from faulty workmanship, design or materials. Damage caused by chemicals reacting with any materials which the buildings are built from.
9 Failing trees or branches.	
10 Failing aerials or satellite receiving equipment, their fittings or masts.	
11 Flying objects, vehicles, trains, animals or aircraft or anything dropped from them hitting the buildings.	<ul style="list-style-type: none"> Damage caused by pets, insects or vermin.
Extra Cover	<ul style="list-style-type: none"> The excess shown above Anything under the 'What is not covered' paragraphs of risks 1 to 11 of this section.
12 Accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings which you or any of the residents are legally responsible for.	
13 Accidental breakage of glass in doors or windows, ceramic hobs if fitted, sanitary ware and solar heating panels fixed to and forming part of the building.	<ul style="list-style-type: none"> Damage caused while the building has been left unoccupied for more than 45 days in a row.
14 Accidental Damage	<ul style="list-style-type: none"> Damage caused by anyone other than you or the residents staying in the building with or without your permission. Damage caused while the building has been left unoccupied for more than 45 days in a row. Damage caused by wear and tear, pets, insects, vermin, fungus, damp, or anything which happens gradually. Damage caused by or from the buildings being altered or repaired. Damage caused by or from faulty workmanship, design or materials. Damage caused by or from movement, settlement or shrinkage or any part of the buildings or the land belonging to the buildings. The cost of maintenance and normal redecoration. Damage caused by chemicals reacting with any materials which the buildings are built from.
15 Cover during sale. If you, or any of the residents sell any flat and, between the date damaged by anything under risks 1 to 13 of this section, we will provide cover for the person buying the flat when the sale is completed.	<ul style="list-style-type: none"> This cover does not apply if insurance on the flat has been arranged by or for the buyer.
16 Short-term accommodation costs, rent or maintenance charges A) If the buildings cannot be lived in because of damage by any of the risks 1 to 14 of this section. B) the buildings cannot be lived in because of damage caused to property by any of the risks 1 to 14 of this section, at any: I. generating station or sub station of a public electricity supply provider. II. land based premises of the public gas supply or any national gas producer linked directly to them. III. waterworks and pumping stations of a public water supply provider. IV. land based premises of any public telecommunications.	<ul style="list-style-type: none"> Any costs you or the residents should pay once the buildings can be lived in again. Any costs you agree to pay without our written permission: The most we will pay for any claim is the amount shown on your summary of limits.

What is Covered	What is Not Covered
<p>C) access to the buildings is denied as a result of the suspected or actual presence of an incendiary or explosive device within a 1 mile radius of the building commencing during the insurance period for up to 3 months.</p> <p>we will pay the following.</p> <ol style="list-style-type: none"> The reasonable costs of similar short-term accommodation for the residents who normally live in the buildings. The rent or maintenance charges you would have received but have lost including ground rent. 	
17 Legal fees which you have to pay to repossess the building if squatters are living in it.	<ul style="list-style-type: none"> Any fees you agree to pay without our written permission. Any amount exceeding £10,000.
18 Metered water and oil. <ol style="list-style-type: none"> Loss of metered water in the buildings following accidental damage. The cost of oil lost from the domestic heating installation following accidental damage to any part of the domestic heating installation. 	<ul style="list-style-type: none"> Loss or damage caused while the building has been left unoccupied for more than 45 days in a row. Any amount exceeding £5,000.
19 Trace and Access. We will pay the costs and expenses you pay with our written permission to find the source of any damage caused by the escape of water from a fixed water or heating system and then to repair the buildings.	<ul style="list-style-type: none"> Any amount exceeding £5,000.
20 Accidental loss or damage to satellite receiving equipment, aerials and their fittings or masts which are Permanently fixed to the outside of the buildings.	
21 Damage to gardens caused by the emergency services.	<ul style="list-style-type: none"> Any amount exceeding £25,000.
22 Locks and keys. If you or the residents lose the keys to the inside or outside doors of the buildings or to safes or alarms in the buildings or they are stolen, or there is accidental damage to the locks of the outside doors, safes or alarms, we will either pay the cost of: changing parts of the locks' or replacing the locks if we choose.	<ul style="list-style-type: none"> Any amount exceeding £1,000.
23 Removal Of nests. We will pay the cost of removing any wasps or bees nests from the buildings.	<ul style="list-style-type: none"> The cost of removing any nests already in the buildings before your cover starts. Any amount exceeding: <ul style="list-style-type: none"> - £200 each claim - £5,000 each insurance period.
24 Tree felling and lopping. We will pay the cost of removing or lopping any trees which are an immediate threat to the safety of life or property.	<ul style="list-style-type: none"> Any costs you have to pay solely to comply with a Preservation Order. <ul style="list-style-type: none"> - £500 each claim - £2,500 each insurance period.
25 Money Loss of money belonging to you or which you are responsible for while at the buildings. <ol style="list-style-type: none"> Loss of money belonging to you or which you are responsible for while it is being transported. 	<ul style="list-style-type: none"> Any loss arising from fraud or dishonesty by you, your directors, employees or any of the residents. Any shortage due to mistakes or neglect. Any loss in value of money. Any loss occurring where the building has been left unoccupied for more than 45 days in a row. Any amount exceeding £1,000

Your Legal Responsibilities to the Public
<p>This section provides cover for your legal responsibility to pay damages and/or costs to others which are the result of accidental death, disease, illness or injury to anyone or accidental damage up to a limit of indemnity shown above.</p> <p>For full details of the cover and extensions, please contact your insurance adviser or RSA to request sight of a specimen policy booklet.</p>

Employers Liability
<p>This section provides cover for up to £10m to protect you against claims under the Employers Liability Regulations. Cover is restricted to £5m in respect of Terrorism.</p>

Buildings Section – Claims Settlement	
Buildings	
<p>How we settle claims</p> <p>As long as the damage is covered under your policy, we will pay the cost of repairing or replacing the damaged parts of the buildings, including fees and other costs. If the damaged parts are no longer available in their original form, we will replace them with parts of a similar quality. If the buildings have not been kept in a good state of repair, we will pay the cost of repairing or replacing the damaged parts of the buildings, but we will take off an amount for wear and tear.</p> <p>If repairs or replacement are not carried out</p> <p>if you do not repair or replace the buildings, we will pay the reduction in market value of the buildings caused by the damage. We will not pay more than it would have cost to repair the damage if the repair work had been done straight away.</p> <p>Building regulations, local authority or legal conditions</p> <p>We will not pay the cost of meeting building regulations, local authority or legal conditions if you knew that you needed to meet any regulations or conditions and a notice was served on you before the damage happened. We will not pay the cost of meeting any regulations or conditions if they apply to any undamaged parts of the buildings. We will not pay if the value of your buildings is reduced because you have repaired or replaced the buildings.</p>	<p>Excess</p> <p>We will take off the excess from the amount we pay you to settle your claim.</p> <p>What we will pay</p> <p>The most we will pay for any one claim under risks 1 to 15, including fees and other costs, is the buildings sum insured. There may be special limits shown on your schedule and summary of limits.</p> <p>The sum insured on the buildings will not be reduced after a claim is paid.</p> <p>Inflation protection - index linking</p> <p>We will change the buildings sum insured each month using the Home Rebuilding Cost Index or another similar index.</p> <p>Index linking will continue while the buildings are repaired or replaced as long as the sum insured, at the time of any damage, covers the full rebuilding cost and you make sure any work is carried out as quickly as possible.</p> <p>If the sum insured increases because of index linking, we will not make any extra charges until you renew the policy.</p> <p>The new premium will be based on the new sums insured shown on your schedule.</p>

Contents	
What is Covered	What is Not Covered
<p>New for Old</p> <p>Covers contents in the building, against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • If the sum insured is less than the full replacement value, your claim may be reduced. • You must tell us if any picture, sculpture, or any property made of precious metal is worth more than £500. • Some specific causes of damage may be excluded. • Excludes wear and tear.
<p>Accidental Breakage</p> <p>Covers accidental breakage of mirrors, glass or ceramic hobs and any glass in furniture such as glass tables or cabinets.</p>	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded.
<p>Accidental Damage</p> <p>Closed circuit security tv systems in the common parts of the building are covered against accidental damage.</p>	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded.
<p>You may add the following cover to Contents Insurance:</p> <p>Full Accidental Damage</p> <p>Over and above our standard cover, this provides extra protection: e.g. knocking over a vase.</p> <ul style="list-style-type: none"> • See standard cover above 	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded.

Policy Exclusions

These are the exclusions which apply to all sections of your policy.

Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, any other loss or bodily injury directly or indirectly caused by or arising from or contributed to by

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it
- c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- d) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

Disease (except the Legal Expenses section, Your legal responsibilities to the public section and Your legal responsibilities to employees and Terrorism Insurance if insured).

- A) Subject to clause B) and notwithstanding anything in this Policy to the contrary this Policy does not cover loss (whether physical or otherwise), destruction, or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by, or in any way attributable to:
- (i) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
 - (ii) any disease arising from any such pathogen or microorganism, or
 - (iii) the threat or fear (actual or perceived) of (i) or (ii)
- B) Clause A) does not exclude any cover otherwise provided by this Policy for physical loss destruction or damage which itself results from a Defined Peril caused by any of sub-clauses A) (i) to (iii)

For the purposes of this clause a Defined Peril shall mean the following Covers only unless otherwise excluded by this policy:

Covers 1, 5, 6, 7, 11, 15, 19, 21 and 26 only

Sonic bangs

Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

Pollution or contamination

Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:

- was the result of an intentional act; or
- was expected or should have been expected; or
- was not caused by a sudden incident; or
- was not during any insurance period.

Rot

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by a Sudden Pollution or Contamination Incident

Terrorism

We will not pay for any loss or damage occasioned by or happening through or in consequence directly or indirectly of

A) Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss and

B) in Northern Ireland

- 1) riot or civil commotion
- 2) strikers, locked-out workers or persons taking part in labour disturbances or malicious persons but this shall not apply to any loss or damage by fire or explosion.

This insurance also excludes damage or loss resulting from damage or loss directly or indirectly caused by resulting from or in connection with any action aimed at controlling, preventing, suppressing or in any way relating to an act of Terrorism.

In Great Britain and Northern Ireland, Terrorism means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

In so far that the insurance by this policy is extended to include any situation elsewhere than in Great Britain and Northern Ireland Terrorism means any act including but not limited to the use of force or violence or the threat of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to

A) influence any government or any international governmental organisation or

B) put the public or any section of the public in fear.

In any action, suit or other proceedings where We allege that by reason of this exclusion any loss or damage or loss resulting from loss or damage is not covered by this policy the burden of proving that such loss or damage is covered shall be upon You.

Cyber and Data

We will not pay for: (except Your legal responsibilities to employees, Your legal responsibilities to the Public and Legal Expenses section) any:

- i) Cyber Loss or;
- ii) loss, damage, liability, claim, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss, damage, loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This shall not exclude subsequent physical loss destruction or damage to Property where such damage is caused by any of the following Defined Perils which directly results from a Cyber Incident or a Cyber Act.

Defined Perils shall mean the following unless otherwise excluded by this policy:

Covers 1, 5, 7, 11, 15, 19, 21 and 26 and in respect of Cover 6 riot and malicious vandalism provided that this involves physical force or violence.

Policy Exclusions

For the purposes of this exclusion the following Definitions shall apply.

Computer System

any computer, hardware, software, communications system, electronic device (including, but not limited to, any smart phone, laptop, tablet, or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data processing media, networking equipment or back up facility, whether owned or operated by the Insured or by any other party.

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

- A) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
B) any partial or total unavailability or failure or series of related partial or total unavailabilities or failures to access, process, use or operate any Computer System.

Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Matching items

We will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use. This applies if the other item can still be used and the loss or damage only affects one part of the set.

Existing and deliberate damage

We will not pay for any loss or damage which happens before this cover starts or which arises from an event before cover starts, or any loss or damage caused deliberately by you, residents or any commercial tenant.

No cover is provided for wear and tear, maintenance, anything that happens gradually, terrorism, or civil commotion or riot in Northern Ireland. Excludes loss of data.

In certain circumstances the policy can be extended to provide cover for terrorism. Terrorism cover cannot be purchased selectively. If you require Terrorism cover it must apply to all your insured property. Cover will be limited to the Sums Insured that you have selected. Some specific causes of loss are excluded – please see your Policy Wording for details.

If any flat is left unoccupied for more than 45 consecutive days or damaged by the resident of the flat, some covers will be restricted and some will not apply.

Change in water table

Other indirect losses

COMPLAINTS PROCEDURE

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

Step 1

If your complaint relates to your policy then please contact the sales and service team in the office which issued the Policy or your Broker.

We aim to resolve Your concerns by close of the next business day. Experience tells Us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that Your concerns have not been resolved within this time, Your complaint will be referred to Our Customer Relations Team who will arrange for an investigation on behalf of Our Chief Executive. Their contact details are as follows:

Post: RSA Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

Our promise to You

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve Our service in the future.

Once We have reviewed Your complaint We will issue Our final decision in writing within 8 weeks of the date We received Your complaint.

If You are still not happy

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 0234567 (free from standard landline, mobiles may be charged)
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of Our final response to refer Your complaints to the Financial Ombudsman Service. This does not affect Your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for Your feedback

We value Your feedback and at the heart of Our brand We remain dedicated to treating Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to put things right.

COMPENSATION

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply for payments by credit / debit card, if you have previously given us permission. For other payments by cheque or credit / debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in Your right to cancel the policy above.

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance provided that no claim has been made since inception or renewal.

Law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

This product is underwritten by Royal & Sun Alliance Insurance Ltd, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.