

This is a summary of the cover available under the Protector 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 Protector 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.

## NAME OF INSURER

Your insurance contract will be made with Novae Syndicates Ltd who have delegated authority for the administration of your policy to ABACUS.

## TYPE OF INSURANCE AND COVER

This policy covers property insurance for unoccupied properties.

Three different levels of cover are available. For cover definitions, see item below “significant features and benefits”.

The insurance provides cover for:

- Buildings Cover
- Landlords Contents cover (optional)
- Property Owner’s Liability cover is included

Please refer to your policy schedule for your selected cover. Please contact your insurance advisor if you would like a copy of the policy wording.

The maximum amount that your insurer will pay is the sum insured shown within your policy wording or policy schedule. **It is important that the sum insured shown represents the full value of re-building/replacement of your property.**

## SIGNIFICANT FEATURES AND BENEFITS

### Buildings & Contents – Unoccupied Property Scheme

#### LEVEL 1 OPTION

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Subsidence, heave or landslip

#### LEVEL 2 OPTION

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Collision by vehicle or animal
- Storm, flood or 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 limited to a maximum cover of £2,500 (subject to deduction of applicable excess)
- Escape of oil from a fixed domestic heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Subsidence, heave or landslip
- Falling trees, telegraph poles or lamp-posts
- Accidental breakage of sanitary fittings
- Accidental breakage to underground services which extend from your home to the public mains
- Theft or attempted theft limited to a maximum cover of £2,500 (subject to deduction of applicable excess)
- Riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously limited to a maximum cover of £2,500 (subject to deduction of applicable excess)

#### LEVEL 3 OPTION

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Collision by vehicle or animal
- Storm, flood or weight of snow
- Breakage or collapse of fixed radio and 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
- Subsidence, heave or landslip
- Falling trees, telegraph poles or lamp-posts
- Accidental breakage of sanitary fittings
- Accidental breakage to underground services which extend from your home to the public mains
- Theft or attempted theft
- Riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Burst pipes due to freeze is limited to a maximum loss cover of £2,500 for the initial (first) 30 days of the policy (subject to deduction of applicable excess)

### **Legal Liability to the Public**

#### **Applies to Level 1, Level 2 and Level 3**

Any amount which you are legally liable to pay as damages for bodily or damage to property, plus your defence costs and expenses arising as owner of the property up to £2,000,000 for any one accident or series of accidents arising out of one event or £2,000,000 in all for pollution or contamination

### **SIGNIFICANT CONDITIONS**

#### **Applies to Level 1, Level 2 and Level 3**

- You must tell us in advance if you are planning to carry out structural building work to the premises insured
- If a part of the roof at the premises is flat, you must have this checked and maintained where necessary every 5 years
- Where a single flat is the subject matter of this insurance policy, insurer's 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, insurer's maximum liability will not exceed the sum insured stated
- The property must not have been unoccupied for more than one year (unless specifically agreed otherwise)
- You or your agent must inspect the property at least once every 7 days
- Property must be maintained in good condition

### **SIGNIFICANT OR UNUSUAL GENERAL POLICY EXCLUSIONS**

#### **Applies to Level 1, Level 2 and Level 3**

- Subsidence, heave and/or landslip cover will be excluded if the property is to be sold or undergoing structural work
- Any loss caused by wear and tear or any gradually operating cause
- Employers liability is not covered

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS RELATING TO BUILDINGS AND CONTENTS**

#### **Applies to Level 1, Level 2 and Level 3**

- Damage to gates and fences due to falling trees, telegraph poles or lamp-posts
- Subsidence, heave or landslip damage to domestic fixed 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

### **POLICY EXCESS**

- The policy excess applicable to subsidence is £1,000 unless otherwise agreed and noted on your schedule
- The policy excess applicable to the Level 2 and Level 3 Cover is £100 increasing to £500 in respect of Escape of Water or Escape of Oil from any fixed apparatus unless otherwise agreed and noted on your schedule
- The policy excess applicable to the Level 3 Cover is £100 increasing to £250 in respect of Malicious Damage and Theft
- The policy excess applicable to fire is £100 unless otherwise agreed and noted on your schedule

### **DURATION**

This is an annually renewable policy.

### **COOLING OFF PERIOD**

If you decide that you do not wish to proceed then you can cancel this insurance by writing to [the insurance broker who sold you this insurance] within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance

Whichever is the later.

### **CANCELLATION PROCEDURE**

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 change any cancellation penalties such as administration charges.

If you cancel this policy after the 14 days cooling off period a minimum time on risk charge of 50% of the annual premium will be made.

## HOW TO MAKE A CLAIM

To make a claim, please contact Adjusting Associates LLP.

Telephone: 01443 202233  
Facsimile: 01443 217690  
E-mail: [claims@adjustingassociates.com](mailto:claims@adjustingassociates.com)

Adjusting Associates LLP manage claims on behalf of Novae Syndicates Ltd. Professional staff are available to assist you, whether you need a claim form, advice on emergency repairs or any other aspect of your claim.

## COMPLAINTS PROCEDURE

Any complaint you may have should, in the first instance, be directed to your insurance advisor who will inform ABACUS immediately. In the event that you are not satisfied with the way in which the complaint has been handled, you should write to

ABACUS,  
Compliance Director,  
7<sup>th</sup> Floor Maitland House,  
Warrior Square,  
Southend on Sea,  
Essex, SS1 2JN.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Chief Executive  
Novae Syndicates Ltd  
71 Fenchurch Street  
London  
EC3M 4HN

In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Policy Holder & Market Assistance  
Lloyd's  
One Lime Street  
London, EC3M 7HA  
Telephone: 020 7327 5693  
Fax No: 020 7327 5225  
Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Copies of our complaints procedures are also available from this address.

Complaints that cannot be resolved by the Cover Holder & Market Assistance may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

## Financial Services Compensation Scheme (FSCS)

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website:

[www.fscs.org.uk](http://www.fscs.org.uk)

## LAW APPLICABLE

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.