



## Landowners Insurance – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Landowners product is designed to meet the demands and needs of the majority of landowners who wish to ensure their locations are protected.

As standard, the policy will provide cover for:

- **Owners Liability to the public**

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

## Policy Cover

Liability in respect of any claim or number of claims arising from any one cause in respect of injury to any person other than an Employee or Damage to property other than property belonging to the Insured or in the custody or control of the Insured or any employee arising from the ownership of land including:

- Indemnity to joint insured and employees
- Solicitors fees
- Legal costs and expenses
- Loading or unloading a motor vehicle
- Motor Vehicle contingency cover

## Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and the page of the policy where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<ul style="list-style-type: none"><li>Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract</li></ul>	6
<ul style="list-style-type: none"><li>Injury or damage caused directly or indirectly from gradual pollution or contamination</li></ul>	7
<ul style="list-style-type: none"><li>Liability arising out of the burning of debris or spraying of crops</li></ul>	7
<ul style="list-style-type: none"><li>Damage or Injury arising out of the straying of animals</li></ul>	7
<ul style="list-style-type: none"><li>Damage or Injury arising out of building work</li></ul>	7
<ul style="list-style-type: none"><li>The first £250 in respect of loss or damage to third party property</li></ul>	7
<ul style="list-style-type: none"><li>Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos</li></ul>	7
<ul style="list-style-type: none"><li>Liability arising out of the ownership of derelict or dilapidated buildings or plant</li></ul>	8

## How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

### MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**
- E-Mail – **mma@cl-uk.com**

**MMA Commercial Care Line** is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

## How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a right to cancel the policy. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact Ashburnham Insurance Services Ltd.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

Telephone: 0844 902 1000.

Website: [www.mma-insurance.com](http://www.mma-insurance.com)

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk)

[www.mma-insurance.com](http://www.mma-insurance.com)

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MMA Insurance plc

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