

# Ashburnham Landowners Liability

Insurance Product Information Document

**Company:** Covea Insurance plc

**Product:** Landowners Liability



Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.

This document provides a summary of the key information relating to this policy, provided by Ashburnham Insurance Services Ltd, underwritten by Covea Insurance plc. Complete pre-contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This is a landowners insurance policy, covering your liabilities arising from the ownership of insured land.



### What is Insured?

- ✓ Injury to persons arising from your ownership of the risk address
- ✓ Damage to third party property arising from your ownership of the risk address
- ✓ Solicitors fees, legal costs and expenses reasonably incurred



### What is not Insured?

- ✗ The first £250 in respect of claims for loss or damage to third party property
- ✗ Injury or damage caused directly or indirectly from gradual pollution or contamination
- ✗ Liability arising from the burning of debris or spraying of crops
- ✗ Damage or injury arising from the straying of animals
- ✗ Damage or injury arising from building work
- ✗ Liability arising from the ownership of derelict or dilapidated buildings or plant



### Are there any restrictions on cover?

- !! No notable restrictions; please refer to your policy wording for full conditions

# Ashburnham Landowners Liability

Insurance Product Information Document

**Company:** Covea Insurance plc

**Product:** Landowners Liability



Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.



## Where am I covered?

- ✓ At the risk address noted on the schedule and the liability arising from your ownership of the risk address



## What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
  - You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us
  - You must tell us as soon as possible about any changes in circumstances
  - You must tell us as soon as possible if you are aware of any incident, damage or loss which could result in a claim
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



## When and how do I pay?

- You pay upfront for your annual insurance policy



## When does the cover start and end?

- Your policy is for an annual period, start and end dates are shown on the schedule. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



## How do I cancel the contract?

If you want to cancel your policy

- **within 14 days**, we will refund your premium in full unless you have notified us of a claim or incident.
- **outside of 14 days**, we will calculate a pro-rata refund, based on the unexpired term of the policy, unless you have notified us of a claim or incident.

No refund will be given if you have made a claim in the current period of insurance.