



POLICY SUMMARY – JANUARY 2024

LANDOWNERS

WELCOME

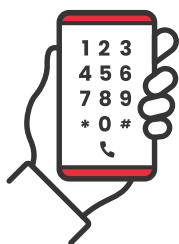
to your Policy Summary

The Landowners product is designed to specifically meet the insurance needs of landowners and provides protection against legal liability arising from accidental injury or damage suffered by third parties whilst on your property.

This policy summary provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy document, so please take time to read it in conjunction with the statement of fact and policy schedule and make sure you understand the cover provided.

As standard, the policy will provide cover for Property Owners Liability.

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.



CONTACT US

If you need to make a claim please call:

0330 024 2266

Please quote your policy number CT99 021457063 when contacting us.

All calls may be recorded for training and evidential purposes.

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

Section 1: Property Owners' Liability

What you are covered for	Standard policy limit
Protection against your legal liability to third parties for accidental injury or damage	Flexibility to select between £1million and £10million limit of cover Up to £1,000,000 in respect of Communicable Disease any one Period of Insurance
Contingent Motor Liability	Up to the limit of indemnity in the schedule
Corporate Manslaughter and Corporate Homicide	£1,000,000 in any one Period of Insurance
Court Attendance Compensation	£500 per day for you, any director or partner £250 per day for employees
Cross Liabilities	Up to the limit of indemnity in the schedule
General Data Protection Regulations	Up to £1,000,000 or the Limit of indemnity whichever is the lower
Defective Premises Act	Up to the limit of indemnity in the schedule
Health and Safety at Work Act 1974	Up to the limit of indemnity in the schedule
Indemnity to Other Persons	Up to the limit of indemnity in the schedule
Legionellosis	£1,000,000 in the aggregate for any one occurrence or series of occurrences during the Period of Insurance
Libel and Slander	£25,000 in any one Period of Insurance
Obstructing Vehicles	Up to the limit of indemnity in the schedule
Overseas Personal Liability	Up to the limit of indemnity in the schedule

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

The Policy

Description	See policy document
Alteration in risk	General Conditions
Reasonable precautions	General Conditions
Sanctions	General Conditions
Mould or fungus	General Exclusions
Radioactive contamination	General Exclusions
Acts of Terrorism	General Exclusions
Illegal Activities	General Exclusions

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 1: Property Owners' Liability

Description	Please see the Property Owners Section, General Exclusions, General Conditions and Claims Conditions.
<p>Damage to property which you or any of your employees are or have been working on</p>	
<p>Legal liability arising from or caused by the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</p>	
<p>Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos</p>	
<p>Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</p>	
<p>Pollution or Contamination unless caused by a sudden and identifiable incident</p>	
<p>Liability arising in connection with any visits to or work on any offshore installation or whilst in transit to or from any offshore installation or support vessel</p>	
<p>liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <ul style="list-style-type: none"> • 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 • loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data 	
<p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none"> • Bodily Injury • physical damage to material property 	
<p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.</p>	
<p>The first £250 in respect of loss or damage to Third Party property</p>	
<p>Liability arising out of your ownership or maintenance of any building, plant or machinery which is in a poor state of repair, derelict, or dilapidated, whether or not it is unoccupied or unattended</p>	
<p>The first part of any claim (the Excess)</p>	<p>As shown in the schedule</p>
<p>Cover for acts of terrorism is limited to £2,000,000 per event</p>	<p>General Exclusions</p>

CUSTOMER INFORMATION

Registration and Regulatory Information

This insurance is provided by Covea Insurance plc. 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: A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales Number 613259.

Ashburnham Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 300777. Registered Office: 80 London Road, Southend-on-Sea, Essex, SS1 1PG. Registered in England and Wales Number 3106521.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Firm Reference Number is 202915.

MSL Legal Expenses Limited is authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 311676.

You can check the regulatory status of each firm on the Financial Services Register by visiting the FCA's website: www.fca.org.uk/register.

How to make a Claim

Should you be unfortunate enough to have to make a claim, Covéa Insurance Commercial Claims will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Claims is a service operated 24 hours a day, 365 days a year.

You can notify us of a claim by:

Telephone: **0330 024 2266**

Please quote your policy number CT99 021457063 when contacting us.

All calls may be recorded for training and evidential purposes.

Email:

newcommercialclaims@coveainsurance.co.uk

Post: **Covéa Insurance Commercial Claims, A & B Mills, Dean Clough, Halifax, HX3 5AX.**

Staff trained in managing commercial claims will:

- Take details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of your claim from start to finish.

Our aim is to bring your claim to a satisfactory conclusion.

How to Cancel Your Policy

(a) Your Rights to Cancel the Policy

You may cancel this policy within 14 days from the date it begins or from the date you receive the policy document and schedule, whichever is the later, returning the policy document and schedule to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given 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.

In the event of cancellation by you after the 14 day period described above, we will refund the premium for the exact number of days left on the policy. No refund will be given 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.

(b) Our Rights to Cancel the Policy

We or any agent appointed by us and acting with our authority have the right to cancel your policy, where there is a valid reason for doing so.

We will give you 14 days notice of cancellation in writing, by recorded delivery, to the latest address we have for you and will set out our reason for cancellation in our letter. Valid reasons may include but are not limited to:

- (i) not:
- paying a premium when it is due
 - co-operating with us, or sending us information or documentation that materially affects our ability to process the policy or our ability to defend our interests
 - taking all reasonable precautions to prevent or minimise damage accident or injury as required by General Condition 9. Reasonable Precautions of the policy

CUSTOMER INFORMATION

and failing to put this right when we ask you to by sending you 7 days written notice to your latest address.

- (ii) use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.
- (iii) not:
 - giving us access to your premises when we have asked to carry out a risk survey
 - complying with any risk improvements required by us following a survey within the timescales specified.

If we cancel your policy, we will refund the premium for the exact number of days left on the policy. No refund will be given 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.

If you are paying by monthly instalments:

- (a) all outstanding monies must be paid to us as described in your Loan Agreement
- (b) we may exercise our right to collect the balance of any outstanding premium in the event of a claim.

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 the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy CT99 021457063 or claim number:

Customer Relations Covéa Insurance, A & B Mills, Dean Clough, Halifax, HX3 5AX.

Telephone: **0330 221 0444**

All calls may be recorded for training and evidential purposes.

Website: www.coveainsurance.co.uk

Email: customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme Covéa Insurance, MSL Legal Expenses Limited and Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/ an Insured Person may be entitled to compensation from the scheme if we or MSL Legal Expenses Limited or Financial & Legal Insurance Company Limited are unable to meet our liabilities under this insurance.

Further information is available from the **Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.**

Telephone: **020 7741 4100**

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

COVÉA INSURANCE | WWW.COVEAINSURANCE.CO.UK

COVEA INSURANCE PLC

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