

Registered Social Landlords Property Owners Combined v3.4

Insurance Product Information Document (IPID)

Company: Protector Insurance. Registered in England No FC033034. Authorised and regulated by the Financial Conduct Authority 602381.

Product: Registered Social Landlords Property Owners Combined

This document provides a non-personalised general summary of the key information relating to Property Owners Combined insurance cover. Your policy schedule will show which sections of cover and levels of cover you have selected. You can find full information by reading your policy wording terms and conditions.

What is this type of insurance?

This is an insurance policy, for residential and commercial properties, to provide cover for Buildings and Landlord's Contents, Office Contents, Money, Malicious Attack, All Risks Specified Items, Business Interruption, Property Owners Liability, Public and Products Liability, Employers Liability and Terrorism or a combination of all.

Terrorism cannot be purchased in isolation. Your Policy Schedule will show which section(s) and level of cover you have selected.

Coverage Selected for the Period of Insurance is subject always to the Excess(es) and the limits, terms, conditions, and exclusions of the respective section of the Policy. Full information on coverages is contained in the Registered Social Landlords' Property Owners Combined Policy Wording v3.4



What Is Insured?

- ✓ **Buildings and Landlord's Contents & Office Contents:** Damage arising from defined perils not being otherwise excluded
- ✓ **Business Money & Malicious Attack:** Loss of current coinage and the other negotiable instruments as defined and injuries incurred from their theft or attempted theft
- ✓ **All Risks Specified Items:** Damage occurring during the Period of Insurance and within the Territorial Limits, including whilst in transit, and arising from any accidental cause.
- ✓ **Business Interruption:** Consequential Loss arising from any claims arising from property damage claims
- ✓ **Property Owners Liability:** Damage or injury caused to a third party arising from a defect in a building
- ✓ **Public and Products Liability:** Legal liability in respect of accidental damage, injury and interference as a result of an accident or due to a supply of products in connection with your business activities
- ✓ **Employers Liability:** Injury suffered by your employees arising in the course of their employment
- ✓ **Terrorism:** Damage or Consequential Loss under Section 1 Property Damage All Risks, Section 3 Specified Business Equipment All Risks, Section 4 Money, and/or any Consequential Loss under Section 2 Business Interruption All Risks caused by an Act of Terrorism occurring within the Territorial Limits and certified as such by Her Majesty's Government or Her Majesty's Treasury or any successor or other relevant authority.



What is Not Insured?

- ✗ Any operation based outside of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man
- ✗ Damage from gradual deterioration, wear and tear, corrosion etc
- ✗ Damage from Pollution or Contamination
- ✗ Any claim caused by or contributed to by Radioactive Contamination, War, Sonic Boom and Confiscation.
- ✗ Any claim in relation to Terrorism, other than where cover is provided under Section 10.
- ✗ The Excess shown on your schedule
- ✗ Public liability arising from processing Asbestos
- ✗ Liability arising from vacant land awaiting development or sale

**What are my obligations?**

We have explained what we believe are the most significant obligations. There are also other obligations, and you will need to read terms and conditions of the policy wording to understand these.

- You must strictly observe and comply with the terms and conditions of your Policy.
- You must notify us of any material change in risk or if your business is wound up or carried on by a liquidator or receiver or put into administration or otherwise permanently discontinued.
- You must make a fair presentation of the risk prior to inception of this Policy or subsequent renewal or mid-term when asking Us to consider any variation or amendment to the Policy.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

**When and how do I pay?**

You will be required to pay as a single payment via the intermediary with whom you took out this insurance policy with.

**When does the cover start and end?**

Your cover will start and end on the dates you requested. You can find these details on your policy schedule.

**How do I cancel the contract?**

Once this contract has been taken out you will need to wait until the end date of the policy before you may cancel.

**Are there any restrictions on cover?**

We have explained what we believe are the most significant restrictions of the policy.

There are other restrictions, and you should read the full terms and conditions to understand the cover under your policy.

**Where am I covered?**

This policy covers you in Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man.