



## Property Insurance

### Summary of Cover – Leaseholders & Shared Owners (Named Interests) Midlands Rural Housing and Village Development Association Limited

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

<b>Insurer:</b>	<b>UK Insurance Limited trading as NIG</b>
<b>Policy Number:</b>	21/RSL/5947028
<b>Period of Cover:</b>	1 October 2021 to 30 September 2022
<b>Insured:</b>	EMH Group Ltd & EMH Homes Limited & Midlands Rural Housing Villages Development Limited & Hello Homes Limited & EMHomebuy Limited & EMH Treasury Plc & EMH Property Services Limited & EMH Housing and Regeneration Limited & Sharpes Gardening Services Limited & EMH Care and Support Limited & EMH Development Company Limited and/or any Leaseholder or Part Owner of the Property Insured
<b>Interested Party:</b>	[REDACTED]
<b>Risk Address:</b>	[REDACTED]

### Buildings

The structure of the property insured including:

- fixtures and fittings;
- garages, greenhouses, sheds and outbuildings;
- patios, paved areas, footpaths, roads, car parks, lampposts, drives, swimming pools but not their covers, hard tennis courts, fixed playground equipment and play areas, walls, fences and gates but only where the building is damaged at the same time for the peril of subsidence

**SUM INSURED:** Full Reinstatement Value

**EXCESS:** The first £250 each and every claim increasing to £1,000 in respect of Subsidence.

### Cover

- Fire smoke lightning explosion earthquake
- Storm and flood
- Escape of water or oil from fixed systems



- Riot and civil commotion
- Malicious damage
- Theft or attempted theft
- Subsidence heave or landslip
- Impact
- Falling trees or aerials
- Accidental damage
- Terrorism Operative
- Property Owners Liability

## Extensions:

- Loss of rent and alternative accommodation costs if the property is uninhabitable
- Architects' Surveyors and Legal fees, cost of removing debris
- Underground pipes drains and cables
- Loss of metered water or oil following an insured peril up to a maximum of £25,000
- Automatic Reinstatement of Sum Insured after a loss
- Index Linking
- Basis of Settlement: Reinstatement or repair without deduction for wear tear and depreciation with the exception of storm damaged fences and gates

## Principal Exclusions

- Loss or damage caused by anything that happens gradually, corrosion, rust, wet or dry rot, wear & tear
- Loss or damage caused by pets, insects or vermin
- The cost of correcting faulty workmanship or design or the cost of replacing faulty materials
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound
- Radioactive contamination
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Damage caused by the deliberate act of the Policyholder
- Loss or damage to fences and gates by storm or flood is limited to indemnity. 10% of the replacement cost will be deducted from each claim for each year of age of the damaged items.

## Complaints

We aim to provide a first class service. If you have any cause to complain or you feel that we have not kept our promise, please contact us.

The full complaint procedure is shown in the policy document.



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## Compensation Scheme

**UK Insurance Limited (NIG)** is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations.

## Cancelling the Policy

The terms and conditions of policy cancellation are set out in the policy document.

## In The Event of a Claim

During office hours, please contact the Arthur J. Gallagher Insurance Brokers limited claims department on **01245 341212**.

In the event of an incident out of office hours, you should take whatever action is necessary to prevent further damage. If the damage is catastrophic where the cost of loss is likely to exceed £5,000 or where the property can no longer be occupied, please immediately contact telephone number **01245 341212**