



**Summary of Cover – Housing Policy
Freeholders and Leasehold or Shared Ownership**

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|----------------------------|---|---------------------|-------------------------------|
| Policy Number | RTT283701 | | |
| Insurer | Royal & Sun Alliance PLC | | |
| Property Insured | All residential properties of the Insured including freeholders and shared owner or leaseholder properties. The terms of the policy apply separately to each property as though each had been insured by a separate policy. | | |
| Insured | Fortis Living | | |
| Period of Insurance | From | 29th September 2018 | To 28th September 2019 |
| Interested Party | The interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees or other interested parties such as building societies in each individual building covered by the insurance is hereby noted, the extent of such interest to be disclosed in the event of loss. | | |
| Nature of Interest | As noted above | | |
| Sum Insured | Buildings: Rebuilding costs within the block policy – Full Reinstatement Value | | |

The above mentioned property forms part of the above block policy covering flats and/or private dwelling houses, and is insured for the amount stated above by the above Insurers subject to the terms and conditions of the aforementioned policy. This is a summary of cover only – in all cases cover applies subject to the terms of the policy.

Buildings

The structure of the house, bungalow, flat, apartment, or block of flats owned by you or for which you are legally responsible including landlords fixtures and fittings; outbuildings, yards, forecourts, car parks; roads and pavements, but only to the extent of the Insured's responsibility; walls, gates, fences, canopies and fixed signs; foundations; oil tanks, piping, ducting, cables, wires and associated control gear and accessories on the premises and extending to the public mains but only to the extent of the Insured 's responsibility

Property Owners Legal Liability

Cover against any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or accidental damage to third party property happening during the period of insurance and that arises out of any defect in the buildings. Limit of Liability- a Minimum of £20,000,000 any one claim or series of claims arising from one cause (other than pollution claims, where this limit applies in total in any one period of insurance).

Buildings

Cover provided –fire, lightning, smoke damage (unless gradually operating), explosion, earthquake; Terrorism, storm or flood; escape of water from any tank, apparatus or pipe; escape of oil from any fixed oil fired heating installation; riot, civil commotion, strike or labour disturbance; malicious persons or vandals; theft or attempted theft; subsidence, heave or landslip; falling trees or branches; breakage or collapse of television or radio receiving apparatus; collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals; accidental damage (including to fixed glass and sanitary fixtures, and to supply pipes, drains and cables for which the Insured is responsible).

Key Exclusions

1. The first £100 of each and every loss increased to £1,000 for subsidence, heave and landslip except for Property Owners Legal Liability
2. In respect of subsidence and/or heave of the site on which the property insured stands or landslip:
 - a) the first £1,000 of each and every loss as noted above;
 - b) loss or damage to patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, walls, gates and fences unless also affecting an insured building at the same time;
 - c) the normal settlement or bedding down of new structures;
 - d) the settlement or movement of made-up ground;
 - e) coastal or river erosion;
 - f) defective design or workmanship or the use of defective materials;
 - g) damage originating prior to inception of cover;
 - h) damage resulting from demolition, construction, structural alteration or repair of any property, groundworks or excavation at the premises;
3. Loss or damage caused by sonic bangs, radioactive contamination, nuclear assemblies and war.
4. Loss or damage caused by computer viruses, erasure or corruption of electronic data or the failure of any equipment to recognise the date or a change of date.
5. Storm or flood damage in respect of movable property in the open, fences, gates and hedges.
6. Damage arising from inherent vice, latent defect, gradual deterioration, wear and tear, its own faulty or defective design or materials;
7. Damage arising from faulty or defective workmanship, operational error or omission on the part of the Insured or any employee;
8. Corrosion, rust, wet or dry rot, marring, scratching, vermin or insects;
9. Damage to the insured building by pollution or contamination unless arising from an insured contingency which itself arises from pollution or contamination;
10. Property Owners' Legal Liability claims arising from gradual pollution (cover is restricted to sudden accidental events).
11. Land or trees;
12. Property or structures in the course of construction and materials or supplies in connection therewith.

Key Extensions

1. Architects' surveyors and legal fees, the cost of removing debris, demolition costs, shoring up and the extra costs to comply with the Government or local authority requirements.
2. Automatic reinstatement of the sum insured after a loss.
3. No condition of Average applies.
4. Basis of claims settlement reinstatement or repair without deduction for wear, tear and depreciation.

Key Conditions

1. The police must be notified as soon as possible of theft or malicious damage.
2. Claims must be notified immediately (or as soon as possible thereafter) with full details and supporting evidence to be provided within 7 days for riot/malicious damage claims and 30 days for all other types of claim.
3. You do not need to complete a claim form - just call RSA on **0330 102 4100** during office hours (9 am to 5 pm Monday to Friday) and for emergencies out of hours i.e evenings, weekends or public holidays call **0845 300 4006**.

Tell RSA that you are a Freeholder or Shared Owner or Leaseholder of Fortis Living and quote RSA Policy Number: RTT283701.