




	What is Insured?
	Certain cover will be included only if you have selected the cover option in your application.
✓	Accidental Damage to Structure and Contents.
✓	Loss of Rent.
✓	Accidental Damage to underground services for which the Insured is responsible.
✓	Delivery, re-siting and debris removal costs.
✓	Deterioration of freezer contents where occupation of the structure is at least 10 months of the year.
✓	Professional fees.
✓	Liability to The Public – Liability arising out of the ownership, possession or use of the structure.
✓	Optional Cover Personal Possessions anywhere in the UK.


	What is not insured?
✗	Loss or damage caused by collapse, normal settling, shrinkage, subsidence, landslip or heave.
✗	Loss or damage to property whilst being worked upon, processed, cleaned, repaired, restored or of incomplete construction.
✗	The cost of maintenance, wear or tear, gradual deterioration or other gradually operating cause.
✗	Loss or damage caused by insects, moths, vermin and pets.
✗	Loss or damage caused by dampness or dryness of atmosphere.
✗	Failure of seams, seals or joints.
✗	Theft and/or Malicious Damage by a Hirer/Tenant.
✗	Damage to money, jewellery, furs, personal gold or silver articles, unless otherwise included by endorsements. Loss or damage to articles of a brittle nature, contact lenses, spectacles, documents of any kind, securities, certificates, cheques, guns, sporting equipment of any kind including pedal cycles.
✗	Pollution.
✗	Breakage of glass, over winding, denting and internal damage to watches and clocks.
✗	Damage as a result of electrical and/or mechanical breakdown, failure or derangement, damage by self-heating, short-circuiting or excessive pressure, atmospheric or climatic conditions.


	Where am I covered?
✓	The risk address stated on your Schedule.

	Are there any restrictions in cover?
!	You will have to pay an amount of each claim, known as the excess. Refer to your Schedule for details.
!	We will not pay more than the sum insured or limits shown on your Schedule.
!	Cover excludes loss or damage to awnings, toilet tents, detached steps, landscaping, fencing, gates and hedges as a result of Storm, Tempest or Flood.
!	Cover excludes damage caused by Storm as a result of overturning or uplifting of the Insured Structure where the chassis is not securely anchored at each corner, or completely skirted in a substantial material or product produced by a recognised supplier or manufacturer.
!	Cover excludes escape of water from burst pipes when the Structure is unoccupied for a period of more than 15 consecutive days during the period of the insurance, between 31/10 and 31/3 annually, unless all mains services have been disconnected and all water tanks and pipes drained down.
!	Cover excludes Theft unless all protections are in full and effective operation at all times when the Insured Structure is unoccupied or left unattended.
!	A £500 limit applies in respect of frozen foods.

	What are my obligations?
✓	Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
✓	Take reasonable care to declare the correct Sum(s) Insured according to the level of cover You have selected.
✓	Tell us if your information is wrong or changes.
✓	Check your policy documentation when you receive it to make sure you have the cover you need and expect.
✓	Pay the premium when required.
✓	Tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim.
✓	All doors and windows to be properly secured at all times.

	When and how do I pay?
✓	You will be offered payment options at the time of purchase.

	When does the cover start and end?
✓	Cover will start on the date you select when you purchase the policy, and will end at a date agreed at the time the policy is arranged.

	How do I cancel the contract?
✓	Cover can be cancelled at any time by the Insured(s) by writing to the broker who effected the insurance. If you cancel within 14 days of your start or renewal date, we will refund the premium paid less the administration fee, if no claim is made. Otherwise we will charge you for the days on cover. Refer to the Cancellation Clause in your policy wording for full cancellation terms.