

Residential Unoccupied Property Owners Insurance

Insurance Product Information Document

Nelson Policies at Lloyds is authorised and regulated by The Financial Conduct Authority. Registered Number: 305456. This insurance is underwritten by AF Beazley Syndicates 2623 and 623 at Lloyd's of London whose Managing Agent is Beazley Furlonge Ltd who are registered in the UK. And are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204896.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.

What is this type of insurance?

This is a multi-section unoccupied home insurance policy which covers physical loss or physical damage to your unoccupied buildings, outbuildings and contents as well as your liability to others for accidents happening at your home or within its grounds. There are three levels of cover under the buildings and contents sections which cover loss or damage caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the level of cover and sections you have selected.

	What is insured?		What is not insured?
	Cover sections for your home (if selected) ✓ Buildings and contents are covered against physical loss or damage which is caused by the limited perils of fire, lightning, earthquake, impact by aircraft or other flying devices, storm or flood, escape of oil, collision by animals or vehicles, subsidence or heave. (Please note that loss or damage by any other cause of loss is not covered by this policy) ✓ Buildings: The costs of repairing, replacing or rebuilding your buildings and outbuildings up to an agreed sum insured. ✓ Contents: The cost of repairing or replacing the contents of your home. Cover sections for you (if selected) ✓ Legal Liability to others: Your liability as a private individual and as owner of the home for bodily injury or property damage to another person or property caused by an accident happening at your home or within its grounds.		✗ Fine art, valuables such as jewellery and watches or outdoor or garden property including but not limited to garden furniture, play equipment, garden statues and garden maintenance equipment. ✗ Theft or attempted theft unless entry to your property is by deception or entry to or exit from the building or outbuilding is by forcible and violent means which is evidenced by visible signs of damage to such buildings. ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you. ✗ Loss or damage caused by or caused to any computer or electronic data, wherever it may be stored. ✗ Infectious or contagious disease. If you have selected liability cover the following apply: ✗ Ownership, possession or use of any watercraft, aircraft or motorised vehicle. ✗ Bodily injury to you or an employee of yours. ✗ Any business, profession or occupation being carried out in the home or its grounds. ✗ Ownership, occupation, possession or use of any land or building not within the grounds of the home.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands or the Isle of Man.



What are my obligations?

- You must ensure that the building/outbuildings are inspected internally and externally at least once every 14 days by you or your representative and a record is kept of such inspections
- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as possible of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance.
- You must tell your broker as soon as possible and no later than 5 working days if the buildings are no longer unoccupied.
- You must take all reasonable care to limit any loss, damage or injury and keep the buildings in a good state of repair.
- You must ensure your sums insured for buildings and contents represent the full estimated cost to rebuild or replace such items.

When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the cancellation conditions of the policy document.

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?

- Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- This insurance cover is generally for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. If your cover is for a period longer than one month we will, after the fourteen (14) day cooling off period, and provided you have not made a claim, provide a refund of any premium paid, subject to a deduction for any time for which you have been covered.
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