



Unoccupied Endorsement Library

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UN41	£2,500 Buildings Excess	Buildings
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UN43	£500 Contents Excess	Contents
UN44	£750 Contents Excess	Contents
UN45	£1,000 Contents Excess	Contents
UN46	£1,500 Contents Excess	Contents
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UN50	Policy Exclusion, Epidemic or Pandemic	All

UN1: Insurer(s) Endorsement

This policy is underwritten by the INSURER(S) detailed below.

Name: Novae Syndicates Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number 204888.

The company is the managing agent of Syndicate 2007, subject to the supervision of the Society of Lloyd's.

Unique market reference if YOUR policy has a start date in 2017, B1262BW0208517

Unique market reference if YOUR policy has a start date in 2018, B1262BW0208518

Policy wording: Unoccupied Insurance UNO001 v1

UN1B: Insurer(s) Endorsement

This policy is underwritten by the INSURER(S) detailed below.

Name: AXIS Managing Agency Ltd

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962).

AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's.

AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

Unique market reference if YOUR policy has a start date in 2017, B1262BW0208517

Unique market reference if YOUR policy has a start date in 2018, B1262BW0208518

Policy wording: Unoccupied Insurance UNO001 v2

UN1C: Insurer(s) Endorsement

This insurance is underwritten by a consortium of the following leading insurers:-

LEGAL & GENERAL INSURANCE LIMITED

Legal & General Insurance Limited (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

ERGO VERSICHERUNG AG (UK BRANCH)

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Legal & General Insurance Limited (Register number 202050) and Ergo Insurance Limited (Register number 602490).

Please note that the liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations. Details of each insurer's proportionate liability will be provided upon request.

Policy wording: Unoccupied Insurance UNO001 v3

UN1D: Insurer(s) Endorsement

This insurance is underwritten by a consortium of the following leading INSURERS:

FAIRMEAD INSURANCE LIMITED

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

ERGO VERSICHERUNG AG (UK Branch)

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

YOU can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050) and Ergo Insurance Limited (Register number 602490).

Please note that the liability of INSURERS is several and not joint and is limited solely to the extent of their individual proportions. The INSURERS are not responsible for the subscription of any co-subscribing INSURER or any other INSURER or co-INSURER who for any reason does not satisfy all or part of its obligations. Details of each INSURERS proportionate liability will be provided upon request.

Policy wording: Unoccupied Insurance UNO001 v3

UN1E: Insurer(s) Endorsement

This insurance is underwritten by:

FAIRMEAD INSURANCE LIMITED

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

YOU can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050).

Policy wording: Unoccupied Insurance UNO001 v3

UN2 Unoccupied Policy Conditions

It is a policy condition that:

- The HOME is inspected internally and externally, at least once every 7 days by YOU or an authorised representative
- Weekly inspection records are to be maintained. Any issues found during an inspection visit must be rectified within 7 days from date of discovery
- The HOME is not going to be demolished
- The cost of structural alterations, renovations or extensions does not exceed £100,000 (inclusive of VAT)
- Regardless of the cost of any work YOU must tell US before work commences if YOU are adding or converting a basement and/or adding an additional BEDROOM(S) and/or adding an additional BATHROOM(S)
- There is no cover for loss or damage caused by a contractor or sub-contractor
- There is no cover for loss or damage caused by illegal occupation of the HOME including squatters
- Escape of water from or frost damage to , fixed water tanks, apparatus or pipes is excluded unless the water is turned off at the mains and all water tanks, pipes and apparatus are drained, Or the central heating system is in continuous operation 24 hours a day from 1st November to

31st March inclusive, maintained to a minimum temperature of 58 degrees Fahrenheit (15 degrees Celsius) at all times and the loft hatch is left open

In addition if the HOME is BOARDED UP, BUILDINGS excludes loss or damage by:

- Escape of water from or frost damage to, fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and/or water
- Theft or attempted theft
- Riot, civil unrest, strikes or political disturbances
- Malicious acts greater than £10,000 per claim
- Loss of metered water caused by a burst pipe
- Trace and access

In addition if the HOME is BOARDED UP, CONTENTS excludes loss or damage by:

- Escape of water from or frost damage to, fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and/or water
- Theft or attempted theft
- Riot, civil unrest, strikes or political disturbances
- Malicious acts greater than £10,000 per claim
- Loss of metered water caused by a burst pipe
- Trace and access

UN3 Minimum Security Condition

There is no cover for loss or damage under any section of this policy if MINIMUM SECURITY is not in operation at all times when the HOME is UNATTENDED.

Door Locks, applicable to all exit doors:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Key operated security devices top and bottom in addition to existing locks or a lock detailed above to all other external doors, except Patio/French/ Sliding doors
- Patio / French/ Sliding Doors, a key operated patio door lock mounted internally on the centre rail(s) or protection as detailed above
- Sheds and/or a garage and/or domestic outbuildings, a lock with is either silver or gold sold secure rated

Window locks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

UN4: Subsidence, Landslip and Heave Exclusion

BUILDINGS excludes loss or damage caused by Subsidence, Heave, Settlement or Landslip

UN5: Subsidence, Landslip and Heave Exclusion

CONTENTS excludes loss or damage caused by Subsidence, Heave, Settlement or Landslip

UN6: Increased Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for each and every claim caused by SUBSIDENCE, LANDSLIP or HEAVE is £2,500 and not as otherwise stated on YOUR SCHEDULE.

UN7: Increased Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for each and every claim caused by SUBSIDENCE, LANDSLIP or HEAVE is £5,000 and not as otherwise stated on YOUR SCHEDULE.

UN8: Theft Excess

The BUILDINGS EXCESS for each and every claim caused by Theft or Attempted Theft is £1,500

UN9: Theft Excess

The BUILDINGS EXCESS for each and every claim caused by Theft or Attempted Theft is £2,000

UN10: Theft Excess

The BUILDINGS EXCESS for each and every claim caused by Theft or Attempted Theft is £2,500

UN11: Theft Excess

The BUILDINGS EXCESS for each and every claim caused by Theft or Attempted Theft is £5,000

UN12: Theft Excess

The CONTENTS EXCESS for each and every claim caused by Theft or Attempted Theft is £1,500

UN13: Theft Excess

The CONTENTS EXCESS for each and every claim caused by Theft or Attempted Theft is £2,000

UN14: Theft Excess

The CONTENTS EXCESS for each and every claim caused by Theft or Attempted Theft is £2,500

UN15: Storm Excess

The BUILDINGS EXCESS for each and every claim caused by STORM is £500

UN16: Storm Excess

The BUILDINGS EXCESS for each and every claim caused by STORM is £1,000

UN17: Storm Excess

The BUILDINGS EXCESS for each and every claim caused by STORM is £1,500

UN18: Storm Excess

The BUILDINGS EXCESS for each and every claim caused by STORM is £2,000

UN19: Storm Excess

The BUILDINGS EXCESS for each and every claim caused by STORM is £2,500

UN20: Escape of Oil Excess

The BUILDINGS EXCESS for each and every claim caused by Escape of Oil is £500

UN21: Escape of Oil Excess

The BUILDINGS EXCESS for each and every claim caused by Escape of Oil is £1,000

UN22: Escape of Water Exclusion

BUILDINGS cover excludes loss or damage caused by escape of water

UN23: Escape of Water Exclusion

CONTENTS cover excludes loss or damage caused by escape of water

UN24: Increased Escape of Water Excess

The BUILDINGS EXCESS for each and every claim caused by escape of water is £5,000 and not as otherwise stated on YOUR SCHEDULE

UN25: Increased Escape of Water Excess

The CONTENTS EXCESS for each and every claim caused by escape of water is £5,000 and not as otherwise stated on YOUR SCHEDULE

UN26: Collision Exclusion

BUILDINGS cover excludes loss or damage for collision by any vehicle or animal.

UN27: Increased Collision Excess

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is £1,000.

UN28: Malicious Acts Exclusion

BUILDINGS cover excludes loss or damage caused by malicious acts.

UN29: Malicious Acts Exclusion

CONTENTS cover excludes loss or damage caused by malicious acts.

UN30: Increased Malicious Acts Excess

The BUILDINGS EXCESS for each and every claim caused by malicious acts is £500.

UN31: Increased Malicious Acts Excess

The BUILDINGS EXCESS for each and every claim caused by malicious acts is £1,000.

UN32: Increased Malicious Acts Excess

The BUILDINGS EXCESS for each and every claim caused by malicious acts is £2,500.

UN33: Increased Malicious Acts Excess

The CONTENTS EXCESS for each and every claim caused by malicious acts is £500.

UN34: Increased Malicious Acts Excess

The CONTENTS EXCESS for each and every claim caused by malicious acts is £1,000.

UN35: Increased Malicious Acts Excess

The CONTENTS EXCESS for each and every claim caused by malicious acts is £2,500.

UN36: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £500 and not as otherwise stated on YOUR SCHEDULE.

UN37: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £750 and not as otherwise stated on YOUR SCHEDULE.

UN38: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £1,000 and not as otherwise stated on YOUR SCHEDULE.

UN39: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £1,500 and not as otherwise stated on YOUR SCHEDULE.

UN40: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £2,000 and not as otherwise stated on YOUR SCHEDULE.

UN41: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £2,500 and not as otherwise stated on YOUR SCHEDULE.

UN42: Increased Excess for Buildings

The standard BUILDINGS EXCESS for each and every claim is £5,000 and not as otherwise stated on YOUR SCHEDULE.

UN43: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £500 and not as otherwise stated on YOUR SCHEDULE.

UN44: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £750 and not as otherwise stated on YOUR SCHEDULE.

UN45: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £1,000 and not as otherwise stated on YOUR SCHEDULE.

UN46: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £1,500 and not as otherwise stated on YOUR SCHEDULE.

UN47: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £2,000 and not as otherwise stated on YOUR SCHEDULE.

UN48: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £2,500 and not as otherwise stated on YOUR SCHEDULE.

UN49: Increased Excess for Contents

The standard CONTENTS EXCESS for each and every claim is £5,000 and not as otherwise stated on YOUR SCHEDULE.

UN50: Policy Exclusion, Epidemic or Pandemic

There is no cover under any section of this policy for loss or damage as a result of an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC) as categorised as such by any Government and/or the World Health Organisation.