



SUMMARY OF COVER

UNOCCUPIED HOME INSURANCE





UNOCCUPIED HOME INSURANCE SUMMARY OF COVER

This document is only a summary of YOUR policy and other key information about the insurance cover that YOU should read. It does not contain full details of the terms and conditions of the policy which can be found in the policy wording. Please read the policy wording carefully and keep it for future reference.

This summary of cover outlines the benefits, features and any significant or unusual exclusions or limitations applicable to YOUR insurance policy. YOUR SCHEDULE will show clearly what section(s) YOU have selected.

If YOU have any questions about this summary of cover, the policy wording or the insurance cover generally, please contact YOUR insurance advisor.

Who is the insurer?

This policy has been produced by Pen Underwriting Limited a Managing General Agent of the INSURER(S) listed on YOUR SCHEDULE. The INSURER(S) have delegated authority to Pen Underwriting Limited to underwrite insurance and handle claims for YOU on their behalf.

What is the Pen Underwriting UNOCCUPIED HOME insurance policy?

It is a policy designed for UNOCCUPIED domestic properties and offers a set level of cover. Cover is available for BUILDINGS only or BUILDINGS and CONTENTS.

How long does the UNOCCUPIED HOME insurance cover YOU for?

YOUR policy is a 12 month contract and the PERIOD OF INSURANCE is shown on YOUR SCHEDULE.

Cancellation

YOU have a statutory right to cancel YOUR policy within 14 days (cooling off period) from the day of purchase or renewal or from the day YOU receive YOUR SCHEDULE and the statement of facts, whichever is the later.

If YOU decide that YOU do not wish to accept the policy, please contact YOUR insurance advisor. Subject to no claims being made or notified, WE will refund the full premium, including the Pen Underwriting Fee. The policy will be cancelled from inception.

If YOU do not exercise YOUR right to cancel within the cooling off period, YOUR policy will remain in force and all premiums will be payable in accordance with the terms of the policy.

If YOU wish to cancel YOUR policy outside of the 14 day cooling off period, please contact YOUR insurance advisor. YOU will be entitled to a refund of any premium YOU have paid, less a proportional deduction for the time YOU have been on cover, subject to no claims being made or notified during the PERIOD OF INSURANCE. The Pen Underwriting Fee will not be refunded.

WE (or any agent WE appoint and who acts with OUR specific authority) may cancel this policy by sending YOU 14 day's notice by recorded delivery to YOUR last known address. YOU may be entitled to a refund of the premium paid, less a proportional deduction for the time YOU have been on cover, subject to no claims being made or notified during the PERIOD OF INSURANCE. The Pen Underwriting Fee will not be refunded.

Adequacy of cover

To ensure that adequate protection is maintained YOU will need to periodically review the level of cover and SUM(S) INSURED stated in YOUR SCHEDULE.

For BUILDINGS the SUM(S) INSURED must represent the full cost of rebuilding the HOME including any extra costs that may be involved such as demolition, site clearance, architect's and surveyor's fees and any additional costs in meeting local authority requirements.

For CONTENTS the SUM(S) INSURED must represent the full cost of replacing all YOUR possessions as new, other than clothing and linen where WE may make a deduction for wear and tear and the resultant loss in value.

Policy definitions

Certain words or phrases have specific meanings which will be printed in capitals e.g BOARDED UP. Please refer to the policy wording for the full definition of these meanings.

Information and changes WE need to know about

YOU must take care to provide complete and accurate answers to the questions WE ask when YOU take out, make changes to or renew YOUR policy. Full details of information to be disclosed are shown within the policy wording on page 4.

When WE are notified of a change, WE will tell YOUR insurance advisor if this affects YOUR policy. For example whether WE are able to accept the change and continue with the policy, whether the change will result in revised ENDORSEMENT(S), EXCESS and/or a premium being applied.

If the information provided by YOU is not complete and accurate:

- WE may cancel YOUR policy and refuse to pay any claim
- WE may not pay any claim in full
- WE may revise the premium and/or change any EXCESS
- the extent of the cover may be affected

Useful telephone numbers and how to make a claim

Please refer to YOUR SCHEDULE for the telephone number YOU need to call if YOU need to report a claim. When calling please have YOUR policy number to hand, this is shown on YOUR SCHEDULE.

YOUR SCHEDULE also details the name of YOUR insurance advisor.

Please note all calls may be recorded for training and monitoring purposes and are charged at the national standard rate.

SECTION 1: BUILDINGS

Core cover	Significant or unusual exclusions or limitations
<p>BUILDINGS core cover includes but not limited to;</p> <ol style="list-style-type: none"> 1. Fire, smoke damage, lightning, explosion or earthquake 2. STORM, flood, weight of snow 3. Escape of water from or frost damage to, fixed water tanks, apparatus, pipes 4. Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and/or water 5. Theft or attempted theft 6. Collision by any vehicle or animal 7. Riot, civil unrest, strikes or political disturbances 8. Malicious Acts 9. SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP of the land that the BUILDINGS stand on 10. Falling trees, telegraph poles or lamp posts 11. Loss of metered water caused by a burst pipe 12. Trace and access 13. Property owners liability 14. DOMESTIC EMPLOYEE liability 	<ul style="list-style-type: none"> • Loss or damage caused by a contractor or sub contractor • Loss or damage caused by or attributable to the use of welding, cutting equipment, blow lamps, blow torches or hot air guns unless compliant with all requirements detailed on page 12 of the policy wording • Loss or damage by STORM, flood or weight of snow if the roof and structure of the HOME is not wind and weather tight • Escape of water: caused by a failure of fish tanks, caused by taps being left on or sinks and/or baths overflowing unless the water is turned off at the mains and all water tanks, pipes and apparatus are drained, Or the central heating system is left in continuous operation 24 hours a day from 1st November to 31st March inclusive and maintained to a minimum temperature of 58°F (15°C) at all times and the loft hatch is left open • Theft or attempted theft unless there is physical evidence of violent and/or forcible entry or exit to or from the HOME. Loss or damage cause by YOU, contractors or anyone else who has YOUR permission to be in the HOME • Riot, civil unrest, strikes or political disturbances if a claim is not reported to US within 7 days of the incident date • Malicious acts caused by YOU, contractors or anyone else who has YOUR permission to be in the HOME. Loss or damage greater than £25,000 per claim, unless the HOME is BOARDED UP where the limit is £10,000 per claim • SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP caused by coastal erosion, riverbed erosion or while the HOME is undergoing any structural repairs, alterations or extensions • Loss or damage to gates and fences by STORM, flood, weight of snow or falling trees, telegraph poles or lamp posts • Property owner's liability: Loss or damage for BODILY INJURY to YOU, DOMESTIC EMPLOYEE or any employee, if the HOME is used for any business, trade, profession or employment. • Exclusions and limitations are shown in the BUILDINGS section of the policy wording

SECTION 2: CONTENTS

Core cover	Significant or unusual exclusions or limitations
<p>CONTENTS core cover includes but not limited to;</p> <ol style="list-style-type: none"> 1. Fire, smoke damage, lightning, explosion or earthquake 2. STORM, flood, weight of snow 3. Escape of water from or frost damage to, fixed water tanks, apparatus, pipes 4. Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and / or water 5. Theft or attempted theft 6. Riot, civil unrest, strikes or political disturbances 7. Malicious Acts 8. SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP of the land that the BUILDINGS stand on 9. DOMESTIC EMPLOYEE liability 10. Occupiers liability 	<ul style="list-style-type: none"> • CONTENTS does not include: <ul style="list-style-type: none"> valuables (jewellery, watches, gold, silver, bronze, precious metals, gemstones, furs, curios, stamps, coins, medals, china and porcelain, pictures, paintings, photographs, prints, clocks, barometers, antique furniture over 100 years old, wine, guns, televisions, tablets, desktop computers, laptops, mobile phones or musical instruments CONTENTS in the open Any property held or used for business purposes • Loss or damage caused by a contractor or sub contractor • Loss or damage caused by or attributable to the use of welding, cutting equipment, blow lamps, blow torches or hot air guns unless compliant with all requirements detailed on page 17 of the policy wording • Loss or damage by STORM, flood or weight of snow if the roof and structure of the HOME is not wind and weather tight • Escape of water: caused by a failure of fish tanks, caused by taps being left on or sinks and/or baths overflowing unless the water is turned off at the mains and all water tanks, pipes and apparatus are drained, Or the central heating system is left in continuous operation 24 hours a day from 1st November to 31st March inclusive and maintained to a minimum temperature of 58°F (15°C) at all times and the loft hatch is left open • Theft or attempted theft: <ul style="list-style-type: none"> Unless there is physical evidence of violent and/or forcible entry or exit to or from the HOME Loss or damage caused by YOU, contractors or anyone else who has YOUR permission to be in the HOME Greater than £2,500 to CONTENTS contained in a shed and/or garage and/or any domestic outbuilding at the HOME To unfix material in the open To unfix materials greater than £2,500 • Riot, civil unrest, strikes or political disturbances if a claim is not reported to US within 7 days of the incident date • Malicious acts caused by YOU, contractors or anyone else who has YOUR permission to be in the HOME. Loss or damage greater than £10,000 per claim if the HOME is BOARDED UP • Occupiers Liability: loss or damage for BODILY INJURY to YOU, a DOMESTIC EMPLOYEE or any other employee. If the HOME is used for any business, trade, profession or employment. • Exclusions and limitations are shown in the CONTENTS section of the policy wording

EXCESS AND CLAIMS SETTLEMENT

SECTION 1: BUILDINGS EXCESS, applicable per claim

- Standard EXCESS £250
- Standard EXCESS if BOARDED UP £2,500
- SUBSIDENCE, LANDSLIP or HEAVE EXCESS £1,000, £2,500 OR £5,000
- Escape of water EXCESS £2,500
- Theft or attempted theft EXCESS £1,000

SECTION 1: BUILDINGS – Claim Settlement

- WE will not pay for any EXCESS
- WE will not pay the cost of replacing or repairing any undamaged part of the BUILDINGS which forms part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part
- 7 day weekly inspection record to be submitted with all claims
- Proof of value may be requested for WHITE GOODS and WE recommend YOU retain photographs, instruction booklets, copies of valuations and receipts

SECTION 2: CONTENTS EXCESS, applicable per claim

- Standard EXCESS £250
- Standard EXCESS if BOARDED UP £2,500
- SUBSIDENCE, LANDSLIP or HEAVE EXCESS £250
- Escape of water EXCESS £2,500
- Theft or attempted theft EXCESS £1,000

SECTION 2: CONTENTS – Claim Settlement

- WE will not pay for any EXCESS
- WE will not pay the cost of replacing or repairing any undamaged part of the CONTENTS which forms part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part
- 7 day weekly inspection record to be submitted with all claims
- Proof of value may be requested for any CONTENTS claims and WE recommend YOU retain photographs, instruction booklets, copies of valuations and receipts

KEY POLICY DEFINITIONS

BOARDED UP: Any external doors and/or any windows at the HOME which are BOARDED UP with wood, plastic, metal or other similar materials to prevent unauthorised access to the HOME and/or to secure the HOME

BUILDINGS:

- the HOME including its decorations
- floor coverings up to a total value of £1,000
- WHITE GOODS up to a total value of £500
- permanently installed swimming pools (but not the cover), permanently installed jacuzzis, permanently installed hot tubs, professionally installed solar panels, professionally installed wind turbines, tennis courts, drives, patios, terraces, walls, gates and fences, fixed fuel tanks, fixed radio/television aerials, fixed satellite dishes including fittings and masts that YOU own or which YOU are legally responsible for

CONTENTS:

Household goods within the HOME, which are YOUR property or which YOU are legally responsible for.

CONTENTS does not include:

- valuables: jewellery and watches, gold, silver, bronze, precious metals, gemstones, furs, curios, stamps, coins, medals, china and porcelain, pictures, paintings, photographs, prints, clocks, barometers, antique furniture over 100 years old, wine, guns, televisions, tablets, desktop computers, laptops, mobile phones or musical instruments
- credit cards: credit cards, charge cards, debit cards, bankers cards and cash dispenser
- money: current legal tender held for private or domestic purposes including: cheques, postal and/or money orders, postage stamps not forming part of a stamp collection, saving stamps, saving certificates, traveller's cheques, premium bonds, luncheon vouchers and gift vouchers
- motor vehicles (other than domestic garden machinery), wheelchairs, caravans, trailers, watercraft, aircraft or their accessories
- any living creature
- trees, bushes, plants or shrubs other than those normally kept in the HOME
- any part of the BUILDINGS
- any property held or used for business purposes
- CONTENTS in the open
- any property insured under any other insurance

DOMESTIC EMPLOYEE: A person YOU employ to carry out domestic duties at the HOME and who is not employed by YOU in connection with any other business, trade, profession or employment. DOMESTIC EMPLOYEE does not include contractors or sub contractors that YOU employ at the HOME to carry out refurbishments, renovations, alterations or extensions

MINIMUM SECURITY: The following security must be fitted to the HOME and be 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, other than Patio / French / Sliding doors
- Patio / French / Sliding door, a key operated patio door lock mounted internally on the centre rail(s) or protections as detailed above
- Shed and/or garage and/or domestic outbuilding, a lock which 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 the locks and placed out of sight

UNATTENDED: YOU or YOUR authorised representative and/or contractors and/or sub contractors are not physically in the HOME or within the boundary of the HOME

WHITE GOODS: refrigerator, cooker, freezer, washing machine, tumble dryer, dishwasher

KEY POLICY CONDITIONS

- 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 any work commences if YOU are adding or converting a basement and/or adding an additional BEDROOM(S) and/or 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 tank, 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 left in continuous operation 24 hours a day from 1st November to 31st March inclusive and maintained at a minimum temperature of 58°F (15°C) at all times and the loft hatch is left open

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 of 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

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 of 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

COMPLAINTS PROCEDURE

It is always OUR intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. If YOU need to complain, YOU can do so at any time by referring the matter to either the Pen Underwriting Limited Complaints Officer or the Complaints team at Lloyd's.

The address of Pen Underwriting Limited Complaints Officer is:

Pen Underwriting Limited Complaints
7th Floor Spectrum Building
55 Blythswood Street
Glasgow
G2 7AT

Telephone: 0141 285 3539 (telephone calls may be recorded)

Email: pencomplaints@penunderwriting.com

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London
EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If YOU remain dissatisfied with the outcome of YOUR complaint, YOU may have the right to refer YOUR complaint to an alternative dispute resolution (ADR) body.

If YOU live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk

If YOU live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG. Telephone: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610. Fax +44 1534 747629. Email: enquiries@ci-fo.org. Website: www.ci-fo.org

If YOU purchased your policy online* YOU can also make a complaint via the European Union's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

* "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

This complaints procedure does not affect YOUR right to take legal action.

Financial Services Compensation Scheme

WE are covered by the Financial Services Compensation Scheme (FSCS). If WE cannot meet our obligations, YOU may be entitled to compensation under the FSCS. Further information about the FSCS and the criteria under which YOU may be entitled to compensation is available on the FSCS website or by writing to;

The Financial Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU.

Website: www.fscs.org.uk

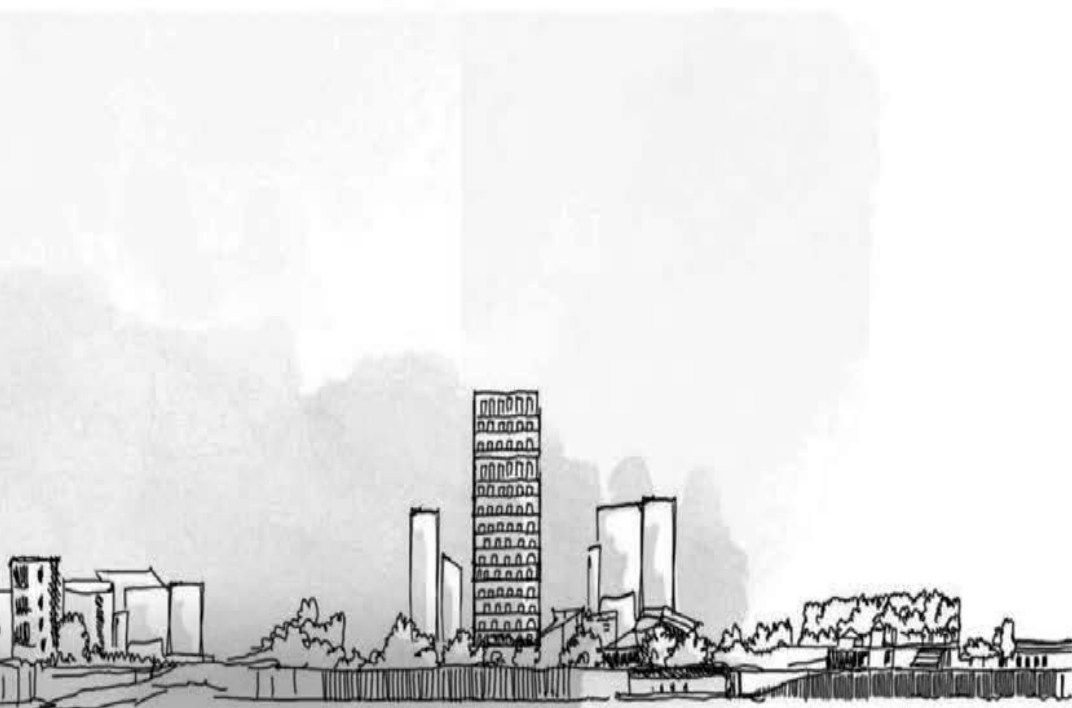
OUR regulatory status

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. [http:// www.penunderwriting.co.uk](http://www.penunderwriting.co.uk)

YOU can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 1116768

Several liability

The subscribing INSURER(S) obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing INSURER(S) are not responsible for the subscription of any co-subscribing INSURER(S) who for any reason does not satisfy all or part of its obligations.



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underwriting