

# Property Owners Insurance

## Insurance Product Information Document



**Company: Moorhouse Group Ltd t/a Toledo Insurance Solutions**  
**Product: Property Owners Insurance**

This insurance is administered by Toledo Insurance Solutions and underwritten by Accelerant Insurance UK Limited.

Moorhouse Group Limited trading as Toledo Insurance Solutions is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 308035).

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

### What is this type of insurance?

This is a multi-section household insurance policy, which provides cover for loss or damage to occupied and unoccupied residential and Commercial/Industrial properties and/or contents and when subsequently occupied. Cover will only be provided for the sections, which you select and which are shown in your schedule.



#### What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

##### **Buildings (if selected)**

- ✓ Loss or damage to buildings (including garages and outbuildings) caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lamp-posts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Your legal liability as the owner of the Property(s) for bodily injury to others or loss or damage to their property caused by an accident happening in or around the Property(s) (up to £5,000,000)
- ✓ If you sell the Property(s), from the date you exchange contracts, we will give the buyer the benefit of cover under this section, until the sale is completed, as long as this is within the period of insurance
- ✓ Loss of metered water up to £500 caused by an insured event

##### **Contents (if selected)**

- ✓ Loss of or damage to your contents in the Property(s) caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lamp-posts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Your legal liability as occupier of the property(s) up to £5,000,000
- ✓ Your legal liability for accidental bodily injury to your domestic employees (up to £5,000,000)



#### What is not insured?

- ✗ Storm damage to hedges, fences and gates
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Electrical and mechanical breakdown
- ✗ Theft, attempted theft or malicious damage caused by anyone lawfully on the premises
- ✗ The cost of maintaining the buildings
- ✗ Items of gold, silver, jewellery, watches, photographic equipment, pictures or works of art, stamp, coin or other collections
- ✗ Contents kept in the open
- ✗ Money, credit and debit cards
- ✗ The activities of any contractor in connection with work to extend, renovate, convert, repair, refurbish, redecorate or modernise the Property(s)
- ✗ The cost of replacing undamaged or unbroken items or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched
- ✗ Liability arising from any profession, trade or business
- ✗ Loss or damage caused by escape of water or oil (during from 1st November to 31st March) unless all mains supplies are turned off and the water and central heating systems are drained or the central heating system is kept running to maintain a constant temperature of 15 degrees centigrade throughout the Property(s) in respect of Unoccupied Premises only
- ✗ Loss or damage caused by theft or attempted theft unless there has been forced and violent entry or exit to the buildings
- ✗ Loss or damage contributed or arising from Radioactive or Biological contamination, War, Invasion, Revolution or similar events, Loss of value after a claims payment, Computer viruses or electronic information being erased or corrupted.
- ✗ Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)



### Are there any restrictions on cover?

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for certain insured events and these are set out in your policy documents



### Where am I covered?

- ✓ The cover is for the property address shown in the schedule, including any relevant outbuildings and garages and its boundaries



### What are my obligations?

- 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 us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You or an authorised person must inspect the inside and outside of Property(s) at least once every 30 days if Unoccupied
- All security devices at the Property(s) must be maintained in good order throughout the period of insurance and be in use at all times when the property is left unattended
- You must tell us as soon as possible if:
  - you plan to carry out building works at the Property(s);
  - you change your postal address;
  - you change how the Property(s) are used (for example, if it becomes occupied or is used for business);
  - you are convicted or have a prosecution pending for any offence (other than motoring);
  - the Property(s) are not in good condition or repair
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



### When and how do I pay?

The premium for this policy is shown in your schedule  
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?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



### How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.