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Property Insurance

Summary of Cover

This document contains proprietary and confidential business information and is intended solely for employees of Manor Estates Housing Association and/or any Leaseholder or Part Owner of the Property Insured.

This document is a summary of cover and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

Insurer:	Allied World Assurance Company (Europe) dac
Policy Type:	Property Stock
Policy Number:	RL1356224
Period of Cover:	31st March 2026 to 30th March 2027
Property Insured:	Any residential property or commercial property which has been declared to insurers and which they have accepted.
Insured:	Manor Estates Housing Association and/or any Leaseholder, Shared Owner, Factored, Commercial or Part Owner of the Property Insured
Other Interests:	The interests of the freeholder and the head lessee of the property where required (if they are not the Policyholder), the owner or lessee of each property and the mortgages of any of them are deemed to be noted.

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. www.ajginternational.com

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Buildings

The structure of the property insured including:

- fixtures and fittings;
- garages, greenhouses, sheds and outbuildings;
- patios, paved areas, footpaths, roads, car parks, lampposts, drives, swimming pools but not their covers, hard tennis courts, fixed playground equipment and play areas, walls, fences and gates but only where the building is damaged at the same time for the peril of subsidence

SUM INSURED: Full Rebuilding Cost

EXCESS: The first £250 each and every claim, increasing to £2,500 in respect of subsidence each and every claim with the exception of fire damage for those buildings identified by endorsement

Cover

- Fire smoke lightning explosion earthquake
- Storm and flood
- Escape of water or oil from fixed systems
- Riot and civil commotion
- Malicious damage
- Theft or attempted theft
- Subsidence heave or landslip
- Impact
- Falling trees or aerials
- Accidental damage
- Terrorism – Insured via Ark Underwriting Syndicate 4020
- Property Owners Liability

Extensions

- Loss of rent and alternative accommodation costs if the property is uninhabitable
- Architects' Surveyors and Legal fees, cost of removing debris
- Underground Pipes drains and cables
- Loss of Metered water or oil following an insured peril up to a maximum of £25,000
- Automatic Reinstatement of Sum Insured after a loss
- Index Linking
- Basis of Settlement: Reinstatement or repair without deduction for wear tear and depreciation with the exception of storm damaged fences and gates

Principal Exclusions

- Loss or damage caused by anything that happens gradually, corrosion, rust, wet or dry rot, wear & tear
- Loss or damage caused by pets, insects or vermin
- The cost of correcting faulty workmanship or design or the cost of replacing faulty materials
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound
- Radioactive contamination
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Damage caused by the deliberate act of the Policyholder

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Important Information

Your Summary of Cover is designed to provide you with a summary of all your general insurance policies arranged by Gallagher and is reissued at least annually to reflect changes to your insurance programme during the insurance year.

It has been prepared to provide a reference point for your Gallagher contacts and your insurance programme and is not intended to replace the policy documents which are the contracts of insurance containing all the terms and conditions between you and/or your organisation and the insurer. **For your protection, it is essential that you read your policies carefully to ensure you are familiar with all of the terms, warranties, conditions and exceptions.**

Any reference to exclusions or exceptions in this document is not intended in any way to represent the only exceptions or exclusions applicable to the policies full details of which can only be obtained by reading the policy documents.

Your attention is drawn to the following important considerations that will generally apply to your insurances.

Claims

Insurance policies contain time limitations within which claims must be reported to insurers. To avoid the possibility of insurers repudiating a claim on the grounds of late notification, we recommend that all circumstances that may give rise to a claim are immediately reported to Gallagher unless other arrangements have been agreed for the reporting of claims.

In The Event of a Claim

During office hours, please contact the Claims Department at Arthur J Gallagher on 01245 341 200.

In the event of an incident out of hours, you should take whatever action is necessary to prevent further damage. If the damage is catastrophic where the cost is likely to exceed £5,000 or where the property can no longer be occupied, please immediately contact the nominated Loss Adjuster on 01245 341 200

Complaints

We aim to provide a first-class service. If you have any cause to complain or you feel that we have not kept our promise, please contact us.

The full complaint procedure is shown in the policy document.

A copy of our complaints procedure is available on request, but will be supplied automatically in the event you refer a complaint to us.

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If we are unable to resolve your complaint, you may choose to refer it to the Financial Ombudsman Service (FOS).

Compensation Scheme

We are covered by the Financial Services Compensation Scheme ('FSCS'). You may be entitled to compensation from the FSCS if we cannot meet our financial obligations to you. This depends on the type of insurance contract that we have arranged for you, certain eligibility criteria and the circumstances of the claim.

Further details regarding the FSCS are available online at www.fscs.org.uk or by calling 0800 678 1100 (+44 20 7741 4100 from overseas).

Separately, your insurer and/or you may be covered by a different compensation scheme.

Cancelling the policy

The terms and conditions of policy cancellation are set out in the policy document. The Insured is the legal policyholder. The lessee, as a beneficiary under this group policy does not have a right to cancel this insurance.

Warranties and Conditions Precedent to Liability

Insurers may impose warranties and/or restrictive endorsements and where any of your policies are subject to a warranty, compliance is an absolute requirement at all times.

In addition to warranties (or in some instances, in place of) policies may contain "conditions precedent to liability". Failure to comply with a condition precedent may mean the insurer will not be liable for any loss.

Please pay particular attention to any warranties and/or restrictive endorsements as failure to fully comply with any warranty/endorsement/terms could suspend or invalidate the policy cover.

Full details of any warranties, terms and conditions are contained within your policy wording and schedule. For your protection, it is essential that you read your policies carefully to ensure you are familiar with all of the terms, warranties, conditions and exceptions.

If at any time you are unable to comply with a warranty, condition precedent to liability, or any other policy terms, conditions or insurers' requirements, please let us know immediately as the requirements imposed will continue to apply until insurers have accepted that you are compliant with policy terms and confirmed cover.

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