

Your Premco Property policy is an annual contract which may be renewed each year subject to your needs & our terms and conditions. The policy includes the following covers as standard:

- ➔ Property Damage
- ➔ Public (Property Owners) Liability
- ➔ Legal Defence Costs
- ➔ Legionellosis Liability

You may also add further covers as shown overleaf to suit your needs. Full details of what you have chosen are shown in your Policy Schedule and Statement of Fact. The following information provides a summary of the main policy features & benefits and any significant limits or exclusions. For full details of the policy and our full terms and conditions, please carefully read your Policy Wording. You will be provided with a copy of your Policy Wording upon completion of your contract or at any time on request.

### **IMPORTANT INFORMATION**

#### ➔ **Your 'Right to Cancel'**

If once you have checked your policy you decide not to proceed with our insurance you have a statutory right to cancel the policy within 14 days, starting on the date you receive your policy document

#### ➔ **Making a claim**

Should you wish to make a claim under your policy please call our Claims Helpline on 0845 300 6232 as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

#### ➔ **Our complaints procedure**

We aim to provide you with a first class service. If we have not delivered the service you expect or you are concerned with the service provided, we would like the opportunity to put things right.

In the first instance please raise your concerns with your usual business contact. If your complaint is still not resolved or you are not happy with the response you received and the course of action proposed, you can progress your complaint to our Customer Relations Officer. A separate investigation will then be conducted in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible we will issue a response within 8 weeks of your original complaint.

Customer Relations Officer  
Premco Underwriting  
Premier Commercial Ltd  
1a Lansdowne Crescent  
Edinburgh  
EH12 5EQ  
Tel 0845 111 0125  
Fax 0845 111 0126  
Email [support@premco.co.uk](mailto:support@premco.co.uk)

## PROPERTY DAMAGE INSURANCE

### Standard Cover

Fire, Lightning, Explosion, Collision by Aircraft, Earthquake  
Riot, Civil Commotion, Malicious Damage  
Storm, Flood, Escape of Water  
Impact  
Theft  
Accidental Damage

### SIGNIFICANT EXCLUSIONS TO THE PROPERTY DAMAGE SECTION:

(refer to your policy wording for all the exclusions applicable)

some specific causes of damage may be excluded  
some specific property may be excluded  
Terrorism is excluded from the Standard Covers  
an excess of £250 will apply for all claims except subsidence which is £1000  
Security & inspection conditions apply to any building which is unoccupied

### BUILDINGS the following is automatically included:

Buildings  
Landlord's fixtures & fittings  
Tenants improvements for which you are responsible

Cover is on a **REINSTATEMENT** basis which means we will replace as if the Property was new but excluding betterment.

We will automatically provide an inflation protection percentage of 15% of your General Contents sum insured but please also note that we will reduce the value of any claim made if your declared sum insured is not at least 85% of what it should be.

## Rent

Rent Cover provides you for loss of income resulting from damage to the Buildings covered by the standard covers during the indemnity period chosen by you.

The indemnity period starts when the loss or damage occurs and ends when you cease to be affected by it.

### SIGNIFICANT EXCLUSIONS TO THE RENT SECTION:

(refer to your policy wording for all the exclusions applicable)

The maximum indemnity period available is 48 months.

If the rent value you declare is less than the full amount the rent should be insured for, your claim may be reduced.

## LEGAL LIABILITY TO PUBLIC INSURANCE

The following will automatically be included:

### Standard Cover

Accidental injury to any person other than an employee.

Accidental damage to property.

Nuisance, trespass to land or goods or interference with any easement, right of air, light, water or way.

**Legal Defence Costs** - in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage.

Legal liability arising out of accidental injury caused by Legionellosis.

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS TO THE LEGAL LIABILITY SECTION:

Limit of Indemnity £2,000,000 in any one Period of Insurance.

Injury in circumstances where motor insurance should have been arranged by you in accordance with any

Damage to your own property or property in your custody or control is excluded.

Some other specific events may be excluded or cover may be qualified – please see your Policy

Legal Defence Costs Limit of indemnity £250,000 in any one Period of Insurance.

### GENERAL CONDITIONS & EXCLUSIONS

The following is applicable to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other exclusions & limits, please read your Policy Wording.

If there are any changes to your business, the premises, the property therein, or any other circumstances whereby the risk is increased, you must inform us immediately. Failure to do so could invalidate your policy, or result in a claim being rejected.

Nuclear Risks, War and Sonic Bangs are excluded.

Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded.

Any excesses applicable to your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim.

Limits may apply to your policy, please see your Policy Schedule.

Your policy is subject to The Minimum Standard of Security, this will be shown in your Policy Schedule and Policy Wording.