

# **BEECH UNDERWRITING AGENCIES LTD**

## **Policy Wording for UNOCCUPIED BUILDINGS INSURANCE**



**Beech Underwriting Agencies Ltd**

**12-13 Starnes Court**

**Union Street, Maidstone**

**Kent, ME14 1EB**

## **Introduction**

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this insurance, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

Wherever the following words appear in bold in this policy they will have the meanings shown in the Definitions on page 6.

This document, the **schedule** and any endorsement(s) attached form **your** policy.

This document sets out the conditions of the policy between **you** and **us**. It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- **you** check that the sections **you** have requested are included in the **schedule**;
- **you** check that the information **you** have given **us** is accurate – see the “Information You have given Us” section;
- **you** notify **your** broker as soon as practicable of any inaccuracies in the information you have given **us**;
- **you** comply with **your** duties under each section and under the insurance as a whole.

## **Important Information – Information You have given Us**

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect your policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the Right to cancel condition below.

**We** or **your** insurance **broker** will write to **you** if **we**:

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as practicable.

### **Notifying us of any changes or inaccuracies**

**You** must notify **your broker**:

- without delay if **you** become aware that information **you** have given **us** is inaccurate;
- within fourteen (14) days of **you** becoming aware about any changes in the information you have provided to **us** which happens before or during the **period of insurance**.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects your insurance. For example, **we** may amend the terms of your insurance or cancel your insurance in accordance with the Cancellation clause below.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

### **Important Information – “Policyholder Notices”**

#### **Cancellation**

**You** can also cancel this policy at any time by writing to **your broker**.

**We** can cancel this policy by giving **you** thirty (30) days' notice in writing.

**We** will only do this for a valid reason (examples of valid reasons are as follows):

- Non-payment of premium;
- A change in risk occurring which means that we can no longer provide you with insurance cover;
- Non-cooperation or failure to supply any information or documentation we request;
- Threatening or abusive behaviour or the use of threatening or abusive language.

#### **Refund of Premium**

**You** have a statutory right to cancel this policy by writing to your broker within fourteen (14) days of either:

- the date you receive this policy; or
- the start of the period of insurance

whichever is the later.

If this insurance is cancelled then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside of the statutory right period, there may be an additional charge, as stated in the **schedule**, to cover the administrative cost of providing the insurance.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

If **you** do not exercise your right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

## Claims

### How to make a claim

If **you** want to make a claim under this policy, please contact **your broker**.

### Things **you** must do

**You** must comply with the following conditions. If **you** fail to do so, **we** may not pay **your** claim, or any payment could be reduced.

1. **You** must notify **your** broker as soon as practicable giving full details of what has happened.
2. **You** must provide **your broker** with any other information **we** may require.
3. **You** must forward to **your broker** as soon as practicable, but no later than fourteen (14) days, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document you receive.
4. **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
5. **You** must take all reasonable care to limit any loss, damage or injury.
6. **You** must notify us within 7 (seven) days of the building becoming illegally occupied and **we** reserve the right to enter the premises or any building where any loss or damage has occurred to deal with **your** claim.

### Defence of claims

**We** may, at our discretion take full responsibility for conducting, defending or settling any claim in **your** name and take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

### To help us settle your claim

It is **your** responsibility to prove any loss and therefore **we** may ask you to provide any relevant information, documents and assistance **we** may require to help with **your** claim.

### Fraudulent Claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. **We** will have no liability to pay the fraudulent claim and be entitled to recover any payments which have been made in respect of the fraudulent claim; **we** have the option to treat the insurance as having been terminated at the time of the fraudulent act and need not return premium; **we** will remain liable for legitimate losses before the fraudulent claim.

### Underinsurance in the event of a claim under Section 1

It is **your** responsibility to ensure that the **buildings** and **contents** sums insured are sufficient to cover the full cost of rebuilding the **buildings** and replacing the **contents**. If the cost of rebuilding the **buildings** in the same form, size, style and condition as new is more than the sum insured shown on your **schedule**, **we** will (a) not pay the difference, and (b) will pay only a portion of the amount claimed, this portion being determined by the underinsurance. For example, if the sum insured is equal to 75% of the amount needed to rebuild the **buildings**, **we** will only pay 75% of any claim relating to the **buildings**.

If the sum insured for **contents** is less than the full replacement cost of the **contents**, **we** will (a) not pay the difference, and (b) will pay only a portion of the amount claimed, this portion being determined by the underinsurance. For example, if the amount of **your** contents cover is equal to 75% of the amount needed to replace all the **contents**, **we** will pay only 75% of the value of any claim relating to **contents**.

## **Complaints and concerns**

### How to make a complaint

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about your policy or the handling of a claim **you** should, in the first instance, contact **your broker** whose contact details are shown in the **schedule**.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to:

The Complaints Team,  
Sompo Canopus,  
Syndicate 4444 at Lloyd's,  
Gallery 9,  
One Lime Street,  
London, EC3M 7HA

Email: [complaintsinbox@sompocanopus.com](mailto:complaintsinbox@sompocanopus.com)

If **you** are still not satisfied with **our** response, **you** may then refer **your** complaint to the Complaints Team at Lloyd's. The address of the Complaints Team at Lloyd's is:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693      Fax: 020 7327 5225      Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

E-mail: [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

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

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel:                    0800 023 4 567 (calls are free from "fixed lines" in the UK) or;  
                          0300 123 9123 (call charges may apply in the UK)

E-mail:              [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint does not affect **your** right to take legal action, however, FOS will not adjudicate on any cases where litigation has commenced.

## **Compensation**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

## **Data Protection**

**You** should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

### Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### Law and Jurisdiction

Unless specifically agreed to the contrary this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

### Sanctions Endorsement LMA5213 (12 March 2014)

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### Important Conditions

The following conditions applicable to this policy are precedent to **our** liability. If **you** breach any of these conditions precedent this may render your claim null and void or reduce the amount payable or **we** may treat this insurance as though it never existed.

#### Unoccupancy Condition

It is a condition precedent to liability that when any **buildings** (or part thereof) are untenanted or **unoccupied**:

- a) all gas, water and electricity mains supplies will be kept disconnected (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes);
- b) all water tanks, apparatus, pipes and heating other than those connected to automatic sprinkler systems must be drained down;
- c) all reasonable precautions are taken to ensure that the **buildings** are secure against entry by intruders including:
  - i. securely locking and fastening all doors and windows;
  - ii. any letter boxes being sealed;
  - iii. setting all security and alarm protections in full operation and ensuring that the protections are in proper working order;
- d) all waste refuse and other disused combustible materials will be cleared from the **building** and removed from the **premises** at least once a week;
- e) tanks containing fuel or other flammable liquids must be drained and purged within 7 (seven) days of the **buildings** becoming **unoccupied**;
- f) the **buildings** must be inspected at least once every 7 (seven) days by **you** or **your** nominee in order to inspect the **premises** both internally and externally and to carry out any work necessary to maintain the above security arrangements and a record will be kept of such inspections;
- g) notice is to be given to **us** when any untenanted or **unoccupied** building (or part thereof) is again occupied.

We shall not be liable for any damage or injury arising out of or in connection with any works of alteration, demolition, refurbishment or renovation.

#### Combustibles

It is a condition precedent to liability that all external combustible material should be stored at least 10 (ten) metres away from the insured **premises**.

#### Electrical Circuit Maintenance Condition

It is a condition precedent to liability that fixed electrical installations are tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every 3 (three) year period and an IEE test certificate is issued showing no deviations.

## **DEFINITIONS**

<b>Accident</b>	An event occurring at the <b>premises</b> , the occurrence of which was sudden and unforeseen, and which can be shown to have commenced during the <b>period of insurance</b> , and which results in physical damage to property or <b>bodily injury</b> .
<b>Bodily Injury</b>	Physical injury including accidental death, disease or illness.
<b>Buildings</b>	The building(s) situated at the address of the <b>premises</b> shown in the <b>schedule</b> and being built of brick, stone, concrete and with the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely non-combustible mineral material, including all interior decorations and fixtures and fittings, plus, if so indicated on the <b>schedule</b> , outbuildings including garages, fixed fuel tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences.
<b>Contents</b>	Those articles not part of the <b>buildings</b> , nor any fixtures and fittings, which are included in the sums insured and shown on the <b>schedule</b> as <b>contents</b> and which <b>you</b> own or are responsible for.
<b>Endorsement</b>	A change in the terms and conditions of this insurance agreed by <b>you</b> and <b>us</b> .
<b>Excess</b>	The amount shown as such in the <b>schedule</b> , and the amount <b>you</b> must contribute to the claims costs arising in respect of each separate <b>accident</b> .
<b>Heave</b>	Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.
<b>Landslip</b>	Downward movement of sloping ground.
<b>Period of Insurance</b>	The period during which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Premises</b>	The address which is printed in the <b>schedule</b> .
<b>Schedule</b>	The <b>schedule</b> , which is clearly labelled as such, forms part of your policy and contains details of you, the premises, the <b>excess</b> , the sums insured, the <b>period of insurance</b> and the sections of this insurance which apply.
<b>Settlement</b>	Downward movement as a result of the soil being compressed by the weight of the <b>buildings</b> within 10 (ten) years of construction.
<b>Subsidence</b>	Downward movement of the ground beneath the <b>buildings</b> other than by <b>settlement</b> .
<b>We / us /our</b>	The Underwriters at Lloyd's who have a share in this insurance.
<b>You / Your / Insured</b>	The person or persons named in the <b>schedule</b> .
<b>Your broker</b>	The insurance broker or intermediary who arranged this insurance on <b>your</b> behalf.

### **Important Information – Important Conditions**

There are specific conditions detailed in **your schedule** which **you** must comply with. If **you** breach any of these conditions then this may affect some or all of **your** claim(s), it may reduce the amount payable by **us** under the policy, or **we** may treat this insurance as though it never existed.

## **GENERAL EXCLUSION CLAUSES APPLICABLE TO THE WHOLE OF THIS INSURANCE**

### **Nuclear reaction, nuclear radiation or radioactive contamination**

**We will not pay for:**

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever;
2. Any legal liability of whatsoever nature, or death or injury to any person

caused by or contributed to by or arising from nuclear reaction, nuclear radiation or radioactive contamination.

### **War**

**We will not pay for loss or damage occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.**

### **Terrorism Exclusion**

**We will not pay for loss or destruction of or damage to any property, or any other loss or expense, or any legal liability of any nature caused by, or contributed to, or arising from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.**

For the purpose of this insurance an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**We will not pay for loss, damage, cost or expense of whatsoever nature caused by, resulting from or arising from or in connection with any action taken by third parties in controlling, preventing, or suppressing any act of terrorism.**

### **Pressure Waves**

**We will not pay for any loss, destruction or damage occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.**

### **Contamination & Pollution**

This policy does not cover any loss or damage due to pollution or contamination regardless of where or when it occurs and regardless of whether such loss or damage was caused by any peril hereby insured against.

### **Electronic Data**

**We will not pay for:**

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever; or
2. any legal liability of whatsoever nature

caused by or contributed to by or arising from;

- computer viruses, erasure or corruption of electronic data; or
- the failure of any equipment to correctly recognise the time or date or change of time or date;

For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

### **Biological and Chemical Contamination**

**We** will not pay for:

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever;
2. any legal liability of whatsoever nature;
3. death or injury to any person;

caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- terrorism; and/or
- steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

### **Contractors Exclusion**

**We** will not pay for loss or destruction of or damage to any property, or any other loss or expense, or any legal liability of any nature caused by, or contributed to, or arising from or in connection with the activities of contractors working on the **premises**. For the purpose of this exclusion a contractor is defined as any person, company or organisation working at or about the **premises**, including **you** where **you** are working in the capacity of a tradesman.

### **Other Insurance Clause**

**We** will not pay any claim for any loss, damage or liability covered under this insurance which is also covered wholly or in part under any other insurance except in respect of any amount beyond that which would have been covered under other such insurance had this insurance not been affected.

## SECTION 1 - PROPERTY

<p><b>What is covered:</b></p> <p>Loss of or damage to the <b>buildings</b> and loss of or damage to the <b>contents</b> as a result of:</p>	<p><b>What is not covered:</b></p> <p>Loss of or damage to the <b>buildings</b> or the <b>contents</b> as a result of:</p>
<p>Fire arising in any way (a standard peril)</p>	
<p>Explosion (a standard peril)</p>	<p>An explosion caused by the bursting of a boiler (not being a boiler used for domestic purposes only) or other apparatus which contains pressurised steam and which is owned or operated by the <b>Insured</b>.</p>
<p>Lightning (a standard peril)</p>	
<p>Impact of AIRCRAFT and other aerial devices or articles dropped therefrom (a standard peril)</p>	
<p>Earthquake shock (a standard peril)</p>	
<p>Escape of water and frost damage to fixed water tanks, apparatus or pipes and fittings (an optional peril included at your specific request)</p>	<p>a) Loss or damage to domestic fixed fuel-oil tanks and swimming pools;  b) Loss or damage to the <b>buildings</b> caused by wet or dry rot;  c) Loss or damage to the <b>buildings</b> caused by the failure or lack of grout and /or sealant.</p>
<p>Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation (an optional peril included at your specific request)</p>	
<p>Collision by any vehicle or animal (an optional peril included at your specific request)</p>	
<p>Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously (an optional peril included at your specific request)</p>	<p>a) Loss or damage unless caused by forcible and violent entry to or exit from the <b>buildings</b>, or by deception;  b) Loss or damage caused by persons lawfully on the <b>premises</b>.</p>
<p>Storm, flood or weight of snow (an optional peril included at your specific request)</p>	<p>a) Loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless there is damage caused to the main dwelling as well;  b) Loss or damage to <b>buildings</b> caused by frost.</p>
<p><b>Subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> (an optional peril included at your specific request)</p>	<p>a) Loss or damage to domestic fixed fuel-oil, swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless the private dwelling is also affected at the same time by the same event;  b) Loss or damage which compensation has been provided for or would have but for the existence of this insurance under any contract or a guarantee or by law;  c) Loss or damage caused by coastal or river erosion;</p>

	<p>d) Loss or damage while the <b>buildings</b> are undergoing any structural repairs, alternations or extension;</p> <p>e) Loss or damage caused by any new structures bedding down, settling, expanding or shrinking;</p> <p>f) Loss or damage while the <b>buildings</b> are unoccupied or not furnished enough to be normally lived in;</p> <p>g) Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.</p>
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What we will pay in respect of a valid claim:	What we will not pay in respect of a valid claim:
<p>Costs pre-authorised by <b>us</b> for material, labour and equipment necessary to effect repair or rebuilding or replacement (whichever is the lesser) of the <b>Buildings</b> and <b>Contents</b>. Such costs are limited to the amount shown in the applicable part of the <b>schedule</b>.</p> <p>If the <b>buildings</b> were not in a good state of repair immediately prior to the loss or damage, we will reduce the amount of our payment to allow for wear and tear.</p> <p>Remember: any act or failure on <b>your</b> part that leads to (or increases the cost of) a claim may be taken into account when <b>we</b> decide how much to pay in settlement of that claim.</p>	<p>Any cost or expense not pre-authorised by <b>us</b> unless the cost or expense has been incurred in reducing the actual or potential cost of an on-going event.</p> <p>Any amount which means you have not borne the <b>excess</b> applicable.</p> <p>Any expenses incurred by you in preparing a claim or an estimate of loss or damage.</p> <p>Any costs arising from loss or damage to outbuildings and garages which are not built of brick, stone, concrete and with the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely non-combustible mineral material.</p>
Architects' and surveyors' fees necessarily incurred with <b>our</b> consent in the repair or rebuilding of the <b>buildings</b> .	Any amount over 10% (ten percent) of the <b>buildings</b> sum insured
The cost incurred with our consent in removing debris, shoring up or demolition of <b>buildings</b> .	Any amount over 5% (five percent) of the <b>buildings</b> sum insured
Any cost necessary to comply with requirements set by Government, Local Authority or other statutory body.	Any such costs associated with requirements notified to <b>you</b> before the happening of the event which gave rise to the claimed-for loss or damage, or with requirements relating to undamaged parts of the <b>building</b> or its foundations.

## SECTION 1 - PROPERTY EXTENSION - OPTIONAL AND INCLUDED AT YOUR SPECIFIC REQUEST

What is covered and what we will pay in respect of a valid claim:	What is not covered and what we will not pay in respect of a valid claim:
<p>Loss of Rent as follows:</p> <p>(i) Loss of rent due to <b>you</b> which <b>you</b> are unable to recover for a reasonable period necessary to repair the <b>buildings</b> following loss and damage which is covered under Section 1 Property;</p> <p>(ii) Additional cost of alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay while the <b>buildings</b> cannot be lived in following loss or damage which is covered under Section 1 Property.</p>	<p>a) The <b>excess</b> shown in the <b>schedule</b>;</p> <p>b) Any amount over 10% (ten percent) of the sum insured for the <b>buildings</b> damaged or destroyed;</p> <p>c) Loss or rent after the <b>premises</b> is fit to be let out;</p> <p>d) Loss or damage while the <b>buildings</b> are unoccupied or not furnished enough to be normally lived in;</p> <p>e) Loss of rent or any other expenses <b>you</b> must pay to the letting agent;</p> <p>f) Loss of rent for more than 24 (twenty-four) months;</p> <p>g) Any amount hereunder if a claim has been made for the same event under item ii) of Loss of Rent in respect of alternative accommodation;</p>

	<p>h) Loss of rent arising from the tenants leaving the <b>premises</b> without giving <b>you</b> notice;</p> <p>i) Loss of rent arising from any part of the home that is used for anything other than domestic accommodation.</p>
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**We** will not reduce the sum insured under section one after **we** have settled a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

## SECTION 2 – LIABILITY

What is covered:	What is not covered:
<p><b>Your</b> legal liability as owner of the <b>buildings</b> and its land if, as a direct consequence of an <b>accident</b>, someone dies, is injured, falls ill or has their property damaged.</p>	<p><b>Your</b> legal liability arising from:</p> <ul style="list-style-type: none"> <li>- the death, <b>bodily injury</b> or illness of <b>you</b> or a member of <b>your</b> family or <b>your</b> domestic staff or employees;</li> <li>- loss or damage to any property <b>you</b> or a member of <b>your</b> family or <b>your</b> domestic staff or employees own, or are responsible for;</li> <li>- an agreement that imposes a liability <b>you</b> would not otherwise have been under;</li> <li>- any professional, occupational or business activities;</li> <li>- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property;</li> <li>- the ownership or operation of lifts, elevators or hoists;</li> <li>- repairs, alterations or other work carried out by contractors.</li> </ul>

What we will pay in respect of a valid claim:	What we will not pay in respect of a valid claim:
<p>The most <b>we</b> will pay for the costs of settling and defending any and all claims arising from one accident, including claimants' costs and expenses, is the amount shown on the <b>schedule</b>.</p>	<p>Any amount which means you have not borne the <b>excess</b> applicable.</p> <p>Liability arising out of any criminal or violent act to another person.</p> <p>The cost of putting right any fault or alleged fault which, if not put right, may cause accidental <b>bodily injury</b> or disease or accidental loss of or damage to property.</p>

**We** bind ourselves severally and not jointly, that is, in the event of a loss, each of **us** (and our Executors and Administrators) is liable only for **our** own share of **our** syndicates' proportion of the risk.

The Society of Lloyd's is authorised and regulated by the Financial Conduct Authority (FCA) and the United Kingdom Prudential Regulation Authority (PRA) under the Financial Services and Markets Act 2000. The Society of Lloyd's Financial Services Register Firm Number is: 202761.

Further details can be found at:

[www.bankofengland.co.uk](http://www.bankofengland.co.uk) for the Prudential Regulation Authority and;

[www.fca.org.uk](http://www.fca.org.uk) for the Financial Conduct Authority

The written authority number B1262BW0060116 allows Beech Underwriting Agencies Ltd to sign and issue this policy on behalf of Lloyd's Underwriters whose respective shares and syndicate numbers can be obtained by applying to Market Services, Lloyd's, One Lime Street, London EC3M 7HA.

Beech Underwriting Agencies Ltd is authorised and regulated by the Financial Conduct Authority. Details of Beech Underwriting Agencies Ltd's FCA Registration Number 304491 may be checked on the Financial Services Register *at* [www.fca.org.uk/register](http://www.fca.org.uk/register).