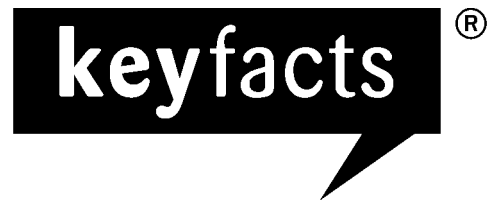


RENOVATIONPLAN

Summary of Cover



ABOUT THIS DOCUMENT

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request. The summary does not form part of your contract of insurance.

INSURER

The insurance is issued by Novae Syndicates Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The insurance is administered by Aston Scott Ltd who are authorised and regulated by the Financial Conduct Authority.

TYPE OF INSURANCE AND COVER

This insurance provides the following sections:

This insurance only relates to those sections of the insurance which you have requested and are included on the policy schedule.

Buildings	- Section 1 - As defined in the policy and specified in the schedule.
Contents	- Section 2 - As defined in the policy and specified in the schedule.
Public Liability	- Section 3 - As defined in the policy and specified in the schedule.
Hired in Plant	- Section 4 - As defined in the policy and specified in the schedule.
Legal Expenses	- Section 5 - As defined in the separate policy and specified in the policy schedule

BUILDINGS - SECTION 1 & CONTENTS - SECTION 2 - *Depending on the level of cover that you have requested cover is provided for loss or damage caused by:*

LEVEL 1 - FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, AIRCRAFT or articles dropped therefrom

LEVEL 2 - FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, AIRCRAFT or articles dropped therefrom
STORM or FLOOD, excluding damage caused to swimming pools, gates, fences, paved patios and terraces.
ESCAPE OF WATER from fixed water tanks, apparatus or pipes. IMPACT by any vehicles, animal, tree, telegraph pole or lamp post, excluding damage caused through lopping, topping and/or felling of trees.

LEVEL 3 - FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, AIRCRAFT or articles dropped therefrom
STORM or FLOOD, excluding damage caused to swimming pools, gates, fences, paved patios and terraces.
ESCAPE OF WATER from fixed water tanks, apparatus or pipes. IMPACT by any vehicles, animal, tree, telegraph pole or lamp post, excluding damage caused through lopping, topping and/or felling of trees.
Damage caused by any person of MALICIOUS INTENT including Squatters up to £10000 during any one period of insurance, RIOT and CIVIL COMMOTION and THEFT or attempted theft excluding loss or damage unless forcible & violent entry has been gained to or from the building(s) other than when the theft or attempted theft relates to fixed materials forming part of the structure of the building(s).

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- * Cover is only available where the works to be undertaken are of a minor nature i.e. excluding substantial demolition, water diversion and excavations of a major nature or piling.
- * You are responsible for paying the first part of each claim as follows:
 - Buildings - £250 increasing to £1000 for unfixed materials left in the open
 - Contents - £250
 - Escape of Water Claims - £500 increasing to £2,500 when the premises are unoccupied and the premises water system has not been fully drained down.
 - Public Liability - £500
 - Hired in Plant - £500
- * Cover under Section 2 - Contents does NOT include the following
 - motor vehicles, caravans, trailers or water craft and accessories attached thereto;
 - livestock;
 - any part of the building(s);
 - any property specifically insured against the perils covered hereby under any other insurance;
 - gold silver and other precious metals;
 - pictures'
 - antiques and objects d'art;
 - jewellery, gemstones, pearls, watches, furs;
 - telescopes, binoculars, photographic equipment, musical equipment, guns and gun accessories;
 - radio and television aerials and satellite dishes, their masts and fittings;
 - computer equipment and audio and video equipment;
 - music and video collections including Records, DVD's, CD's and similar;
 - property in the open;
 - cash, currency, bank notes, negotiable documents or coins and stamps, including coins or stamps forming part of a collection
 - deeds, registered bonds and other personal documents;
 - domestic fuel in fixed tanks;
 - pedal cycles;
 - portable hand & power tools, domestic garden implements and own constructional machinery (unless otherwise stated by Endorsement)
- * Cover for subsidence is excluded but can be considered upon request. If agreed cover will be shown on your Policy Certificate.
- * In the event of total destruction, Insurers will rebuild. Where the relevant Authority will not allow rebuilding as original, Insurers will rebuild as allowed up to the Sum Insured after deduction of the excess OR pay in cash 80% of the sum insured hereon without deduction of the Excess.
- * Contractors undertaking works at the Insured premises must have a minimum of £2,000,000 indemnity under an in-force Public Liability policy for the duration of the works.
- * It is a condition precedent to liability that if the works in progress cease and there is a break or delay in excess of thirty (30) consecutive days, including Bank Holidays and weekends we will not pay for loss or damage caused by the perils specified under Section 1 Buildings (and Section 2 Contents, if applicable) other than Fire Lightning Explosion Earthquake or Aircraft and other flying objects or anything dropped from them unless agreed by us. In addition, you must comply with the Unoccupied Premises Condition.
This warranty does not apply if works are complete and the property is awaiting sale.
- * The existing Buildings must be secure against intruders and made wind and weather proof from the elements and be so maintained otherwise cover in respect of Buildings and the Contents therein shall be restricted to FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE or AIRCRAFT risks only.

- * Where the Property is unoccupied the following action must be taken:
 - The premises must be inspected at least once a week by you or your representative.
 - All security must be maintained and placed in operation whenever the property is unattended.
 - All water must be switched off at the mains OR the heating must be maintained at a minimum of 15 degrees centigrade or 58 degrees fahrenheit at all times.
 - The gas and/or electricity must be turned off at the mains unless this is used to maintain the security or heating of the property.
 - Where the water system has not been drained down the escape of water excess will increase to £2,500.
- * Once works are complete cover will continue whilst the property is unoccupied awaiting sale until renewal of the policy, providing you comply with the above terms regarding unoccupied properties. The excess is increased to £500 in respect of damage caused by any person of MALICIOUS INTENT or Squatters.
- * Cover is limited to £10,000 in respect of damage caused by malicious intent including Squatters.
- * Portable hand & power tools and domestic garden implements can be covered under Section 2 Contents and are limited to £2,500 in total and £250 any one item in respect of hand tools. It is a requirement that such items be kept in a locked building. If included cover will be shown on your Policy Certificate.
- * Own constructional machinery can be covered under Section 2 Contents and is limited to £5,000 in total and £2,500 any one item. It is a requirement that such items be kept in a locked building. If included cover will be shown on your Policy Certificate.
- * Hired in Plant - When selected cover is limited to a maximum of £20,000.
- * Cover for unfitted items in the Buildings and unfixed materials in the open is limited to a maximum of £25,000.
- * We should be advised immediately if the building becomes permanently occupied as your home or is let to tenants in order that your policy can be amended accordingly.

PERIOD OF INSURANCE

The insurance offered is either a 6 or 12 month contract. The insurance may be renewed for shorter periods, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

Your right to change your mind

You may cancel the insurance, without giving reason, by sending us written notice to Aston Scott Ltd and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. If a claim is made on the policy or an incident has occurred that may lead to a claim within 14 days of the policy starting, the full premium is payable and no refund is given.

CANCELLATION AFTER THE WITHDRAWAL PERIOD

We may cancel the insurance by sending you 14 days notice to your last known address and the premium shall be adjusted on the basis of us receiving or retaining pro-rata premium.

You may cancel the insurance at any time by sending written notice to Aston Scott Ltd. The premium shall be adjusted on the basis of us receiving or retaining the premium on the following scale provided no claim has been made in the current period of insurance:

- i. During the first 12 months no return premium will be given
- ii. After 12 months a pro-rata refund will be allowed subject to a minimum charge of £75 plus Insurance Premium Tax (IPT).

CLAIMS

If a claim or possible claim occurs you must report it to **Aston Scott Ltd, Key House, Burnham Business Park, Burnham-on-Crouch, Essex, CM0 8TE**, in writing (email is acceptable) as soon as possible. We will ask you to complete a claim form and you must tell the police immediately if the loss is caused by riot, malicious acts, theft or attempted theft.

COMPLAINTS PROCEDURE

We are committed to providing you with a high quality service and we want to make sure that we maintain this at all times. If you have any questions or concerns about your policy please contact the broker or intermediary who arranged cover for you.

If you have any questions or concerns about the handling of a claim you should, in the first instance, contact:

Aston Scott Ltd,
Key House,
Burnham Business Park,
Burnham-on-Crouch,
Essex,
CM0 8TE.

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 Compliance Department at Novae Syndicates Ltd or the Policyholder and Market Assistance team at Lloyd's. Their addresses are:

The Compliance Department,
Novae Syndicates Ltd,
71 Fenchurch Street,
London,
EC3M 4HH

Policyholder & Market Assistance,
Lloyd's Market Services,
One Lime Street,
LONDON,
EC3M 7HA.

Tel No: 020 7327 5693 / Fax No: 020 7327 5225
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 and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). Please quote Agreement Number 27813.

The Financial Ombudsman Service (FOS)

You may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The address is:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
LONDON,
E14 9SR.

You can telephone on 0800 023 4567 from a land line or 0300 123 9 123 from a mobile phone or e-mail complaint.info@financial-ombudsman.org.uk.

The Ombudsman will only consider your complaint if you are a private individual or 'micro-enterprise'. This is defined as a business with an annual turnover not exceeding 2,000,000 Euros and fewer than ten staff.

COMPENSATION

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

With effect the 1st of January 2010 the Financial Services Compensation Scheme arrangements are changing. From this date the first 90% of every claim is protected without any upper limit. You can get further information about the compensation scheme arrangements from the FSCS or by visiting their website at www.fscs.org.uk.

LANGUAGE AND LAW APPLICABLE TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

(ERPSC-05/06/2015)