



## Estate Insure – Unoccupied Property Policy Summary

Some important facts about your Estate Insure Unoccupied Home insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

### Insurer

The insurance for this policy is underwritten by Novae Syndicate 2007.

### Type of insurance

The Estate Insure Unoccupied Home policy provides cover for the Buildings and Legal Liability plus the option to add Contents cover. It is designed to meet the demands and needs of an owner, executor or other legal representative wishing to insure property for which they are responsible against physical loss or damage.

### Duration

The Estate Insure Unoccupied Home insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

### Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

### Making a claim

If you need to make a claim, you should telephone ECS Insurance Brokers on 0114 280 2830 or write to Estate Insure Department, ECS Insurance Brokers Ltd, ECS House, 4 Broadfield Court, Sheffield S8 0XF.

### How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 0845 6800 255.

We and your Insurers are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

### Compensation scheme

ECS Insurance Brokers Ltd and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the FSCS.

### Estate Insure is a trading name of ECS Insurance Brokers Limited.

Registered address: ECS House, 4 Broadfield Court, Sheffield S8 0XF. Registered in England no. 02156767. Authorised and regulated by the Financial Services Authority.

### Underwritten by Novae Syndicates Ltd

Head office : 71 Fenchurch Street, London EC3M 4HH. Authorised and regulated by the Financial Services Authority.

All the above companies details can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 9966

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>All sections</b></p>	<ul style="list-style-type: none"> <li>- malicious damage or theft caused by any person lawfully in your home;</li> <li>- wear &amp; tear;</li> <li>- an authorised person must inspect the inside and outside of your home at least once every fifteen days. These visits must be recorded and produced upon request. If you fail to comply with the above this insurance may become invalid;</li> <li>- this insurance does not cover loss, damage or liability arising out of the activities of contractors;</li> <li>- this insurance does not cover theft or attempted theft from the home other than as a result of violent and forcible entry;</li> <li>- it is your duty to ensure that all protections provided for the security of the home and contents are maintained in good working order, and are in full and effective operation whenever you are absent from the premises. If you fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry;</li> <li>- this Insurance excludes loss or damage resulting from escape of oil or water within the Premises unless the central heating is maintained at a temperature of at least 13 degrees centigrade between 1st October and 31<sup>st</sup> March annually. If no central heating the water must be turned off and the pipes drained;</li> <li>- the cost of normal maintenance work;</li> <li>- the cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature;</li> <li>- this insurance does not provide occupiers liability cover;</li> </ul>	
<p><b>Buildings and legal liability</b></p> <p>Cover for the buildings of your home against a range of perils (see policy booklet)</p> <p><b>Cover is also provided for</b></p> <ul style="list-style-type: none"> <li>- subsidence</li> <li>- fixed glass, sanitary ware, etc. and underground services;</li> <li>- debris removal costs and architect and surveyors fees;</li> <li>- trace &amp; access</li> <li>- legal liability as owner, executor or personal representative of your home.</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £250, applicable to most claims;</li> <li>- storm or flood damage to hedges, gates or fences</li> <li>- an excess of £1,000 usually applies</li> <li>- up to £2,000 in any one period of insurance</li> <li>- limit of indemnity £2m plus agreed costs;</li> </ul>	<p>Section 1 – buildings</p> <p>Section 3 – legal liability</p>

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Contents</b> Cover for the contents of your home against a range of standard perils (see policy booklet)</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- contents in outbuildings or garages;</li> <li>- replacement locks if keys are lost or stolen;</li> <li>- legal liability to domestic staff employed at the premises shown</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £250, applicable to most claims;</li> <li>- valuables, personal effects, clothing, money, documents of any kind, pictures, paintings, works of art, any living creature, pedal cycles, sports equipment, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts or accessories;</li> <li>- property held in connection with your trade, profession, business or occupation;</li> <li>- up to £1,500</li> <li>- up to £1,000 in any one period of insurance</li> <li>- limit of indemnity £5m plus agreed costs</li> </ul>	<p>Section 2 - contents</p>