



PROPERTY OWNERS INSURANCE

For Shared Owner/Leaseholder

SUMMARY OF COVER

This leaflet provides you with a summary of the Property section of the policy issued to the Policyholder in respect of those properties insured. It is for information only and does not form part of the policy.

INSURED: Wakefield & District Housing Limited
INSURER: AIG Europe Limited
The AIG Building, 58 Fenchurch Street, London, EC3M 4AB
POLICY NUMBER: 45003639
INSURANCE PERIOD: 01/04/15 to 31/03/16

DEFINITION OF PROPERTY: Property Insured shall mean all real and material property, the property of the Insured or for which the Insured is responsible, consisting of

- (a) Buildings which include
- (i) landlords' fixtures and fittings
 - (ii) outbuildings
 - (iii) walls, gates and fences
 - (iv) piping ducting cables wires and associated control gear and accessories on the Premises and extending to the public mains, but only to the extent that the Insured is responsible.
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INDIVIDUAL LESSEES AND MORTGAGEES are indemnified to an amount equal to the proportion of the Buildings full reinstatement value, including Professional fees and Debris Removal Costs, subject to the Policy Limits of Liability as set out in the Policy.

SECTION A - PROPERTY DAMAGE

In the event of Damage caused by a Defined Peril (stated below and not otherwise excluded) to the Property Insured (not otherwise excluded) occurring at the Premises within the Territorial Limits during the Period of Insurance then the Insurer will by payment or at its option by reinstatement or repair indemnify the Insured for such Damage.



Perils – Definition 6

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| (1) fire, lightning, explosion | (13) impact - by any road vehicle or animal |
| (2) explosion | (14) theft or attempt thereof |
| (3) aircraft | (15) subsidence, heave or landslip |
| (4) riot civil commotion strikers locked-out workers | (16) breakage or collapse of TV or Radio Receivers |
| (5) malicious damage | (17) leakage of oil from any fixed oil-fire installation |
| (6) earthquake | (18) falling trees |
| (7) subterranean fire | (19) damage to supply pipes and cables |
| (8) spontaneous fermentation or heating | (20) damage to fixed glass and sanitaryware |
| (9) storm | (21) accidental escape of water from any automatic sprinkler installation |
| (10) flood | (22) any other accidental damage |
| (11) escape of water from any tank apparatus or pipe | |

DEDUCTIBLES: The first £50 of each and every occurrence at each and every premise, increasing to £1,000 for peril (15)

TERRORISM – The Policy includes cover for an Act of Terrorism, subject to the terms and conditions of Policy.

Claims – Please telephone Wakefield and District Housing

OneCall 03458 507 507

For the full details and explanation of the policy terms, conditions, exclusions and definitions please refer to the master policy lodged with Wakefield & District Housing Limited

Summary Schedule

Name of Leaseholder :
Address :
Sum Insured :