

Summary of Property Cover - Housing Policy (Shared Ownership)

Policy Number	RTT283801		
Insurer	Royal & Sun Alliance PLC		
Property Insured	All shared ownership properties of the Insured. The terms of the policy apply separately to each property as though each had been insured by a separate policy.		
Insured	Wakefield and District Housing Limited		
Period of Insurance	From	1st April 2019	To 31st March 2020
Interested Party	The interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees or other interested parties such as building societies in each individual building covered by the insurance is hereby noted, the extent of such interest to be disclosed in the event of loss.		
Nature of Interest	As noted above		
Sum Insured	Buildings: Rebuilding costs within the block policy - Full Reinstatement Value		

The above mentioned property forms part of the above block policy covering flats and/or private dwelling houses, and is insured for the amount stated above by the above Insurers subject to the terms and conditions of the aforementioned policy. This is a summary of cover only - in all cases cover applies subject to the terms of the policy.

Buildings - Definitions

The structure of the house, bungalow, flat, apartment, or block of flats owned by you or for which you are legally responsible including landlords fixtures and fittings; outbuildings, yards, forecourts, car parks; roads and pavements, but only to the extent of the Insured's responsibility; walls, gates, fences, canopies and fixed signs; foundations; oil tanks, piping, ducting, cables, wires and associated control gear and accessories on the premises and extending to the public mains but only to the extent of the Insured's responsibility.

Buildings - Cover

Cover provided -fire, lightning, smoke damage (unless gradually operating), explosion, earthquake; storm or flood; escape of water from any tank, apparatus or pipe; escape of oil from any fixed oil fired heating installation; riot, civil commotion, strike or labour disturbance; malicious persons or vandals; theft or attempted theft; subsidence, heave or landslip; falling trees or branches; breakage or collapse of television or radio receiving apparatus; collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals; accidental damage (including to fixed glass and sanitary fixtures, and to supply pipes, drains and cables for which the Insured is responsible).

Key Exclusions

1. The first £50 of each and every loss
2. In respect of subsidence and/or heave of the site on which the property insured stands or landslip:
 - a) the first £50 of each and every loss as noted above;
 - b) loss or damage to patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, walls, gates and fences unless also affecting an insured building at the same time;
 - c) the normal settlement or bedding down of new structures;
 - d) the settlement or movement of made-up ground;
 - e) coastal or river erosion;
 - f) defective design or workmanship or the use of defective materials;
 - g) damage originating prior to inception of cover;
 - h) damage resulting from demolition, construction, structural alteration or repair of any property, groundworks or excavation at the premises;
3. Loss or damage caused by sonic bangs, radioactive contamination, nuclear assemblies and war.
4. Loss or damage caused by computer viruses, erasure or corruption of electronic data or the failure of any equipment to recognise the date or a change of date.
5. Storm or flood damage in respect of movable property in the open, fences, gates and hedges.
6. Damage arising from inherent vice, latent defect, gradual deterioration, wear and tear, its own faulty or defective design or materials;
7. Damage arising from faulty or defective workmanship, operational error or omission on the part of the Insured or any employee;
8. Corrosion, rust, wet or dry rot, marring, scratching, vermin or insects;
9. Damage to the insured building by pollution or contamination unless arising from an insured contingency which itself arises from pollution or contamination;
10. Land or trees;
11. Property or structures in the course of construction and materials or supplies in connection therewith.

Key Extensions

1. Loss of rent and additional costs of temporary accommodation in respect of insured buildings so damaged as to be rendered uninhabitable, for the period necessary for reinstatement and up to a maximum of 25% of the rebuilding cost for the damaged building.
2. Architects' surveyors and legal fees, the cost of removing debris, demolition costs, shoring up and the extra costs to comply with the Government or local authority requirements.
3. Automatic reinstatement of the sum insured after a loss.
4. No condition of Average applies.
5. Basis of claims settlement reinstatement or repair without deduction for wear, tear and depreciation.

In the event of a claim

1. The police must be notified as soon as possible of theft or malicious damage.
2. Claims must be notified to RSA immediately (or as soon as possible thereafter).
Full details and supporting evidence is to be provided within 7 days for riot/malicious damage claims and 30 days for all other types of claim.
3. To submit a claim, please call RSA on 0330 102 4100 during office hours (9:00 to 17:00 Monday to Friday)
For claims and emergencies outside of these hours or on public holidays please call 0345 300 4006
Tell RSA you are a Shared Owner with WDH and quote Policy Number RTT283801.