

Residential Property Owners Key Facts

Should you have any queries about this cover please contact your broker who will be pleased to help you.

- 1 Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.
- 2 This is a property insurance policy which covers you up to the sums insured for the Buildings &/or Landlord's contents specified in the policy schedule, including limited Accidental Damage cover as detailed in the policy.

Where a heading is **bold italic** in this policy summary, full details can be found in your policy booklet under the same heading.

Insurer

This policy of insurance is issued in accordance with the authorisation granted to the Geo Personal Lines by the Insurer(s) detailed in Your policy Schedule.

3 Significant Features & Benefits:

- *Fire, lightning, explosion, earthquake*
- *Aircraft or items dropped therefrom*
- ***Storm, tempest or flood***
- ***Escape of water from fixed water/heating installation***
- ***Escape of oil from fixed domestic oil-fired heating***
- ***Theft or attempted theft***
- *Impact by vehicles or animals*
- ***Riot, violent disorder, labour disturbance, civil commotion or persons of malicious intent***
- ***Subsidence, landslip or heave***
- Damage caused by ***falling radio & TV aerials, satellite dishes***
- Damage caused by ***falling trees, telegraph poles or lamp-posts***
- ***Accidental Damage to fixed glass, double glazing, sanitary fixtures; supply pipes and cables***
- ***Loss of rent or Alternative Accommodation*** up to the amount specified in your schedule if the **Building** becomes uninhabitable following damage caused by an insured peril.
- ***Removal of debris*** following damage to the buildings caused by an insured peril
- ***Increased metered water charges*** up to £750 resulting from escape of water due to an insured peril – Buildings Section only
- ***Cover for a contracting purchaser***
- ***Property Owners Liability*** is included up to £2 million

4 Significant Exclusions & Limitations:

- If the property is unoccupied for more than 30 days, **theft, attempted theft, malicious damage, escape of water, escape of oil, accidental damage to fixed glass, double glazing, sanitary fixtures** will be excluded from this policy
- **Storm, tempest or flood** excluding property left in the open, to fixed fuel-oil tanks, swimming pools, drives, tennis courts, or caused by rising water tables
- **Escape of water** excluding fixed fuel-oil tanks and swimming pools
- **Escape of oil** excluding wear & tear, gradual emission
- **Subsidence, landslip or heave** excluding fixed fuel-oil tanks, swimming pools, tennis courts, drives, walls unless the main building is simultaneously affected by the same peril; whilst the buildings are being worked on; coastal erosion; solid floors unless the walls are simultaneously affected by the same peril
- **Falling radio & TV aerials, satellite dishes** excluding damage to these items
- **Falling trees, telegraph poles or lamp-posts** excluding lopping, topping, felling
- **Removal of debris** excluding costs incurred in preparation of a claim or estimate
- Loss or damage arising from the property's use for illegal activities is not covered.
- Unless otherwise stated, a standard excess of £100 will apply to all claims for occupied properties other than for escape of water where the excess is £250, and for subsidence where the excess is £1,000.

5 Policy Duration: this is an annually renewable policy.

6 Cancellation: you are free to cancel this policy at any time.

7 Claims: in the event that you need to make a claim, please notify us at the following address:

Geo Personal Lines Claims
Lacy Way, Lowfields Business Park
Elland HX5 9DB

Or telephone the Geo Personal Lines
Claims Hotline on 0345 074 4760.

When contacting us, please have your policy number & details of the claim to hand to help us process the claim more efficiently. Please also have to hand the full address of the property at which the loss has occurred.



Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.
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