



Unoccupied Probate Property Insurance for Private Individuals Insurance Product Information Document (GOLD)







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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a residential property buildings and contents insurance policy. The policy will cover your buildings, such as the walls, roof and outbuildings, contents such as furniture, wall and floor coverings and legal liability as owner of the property

	What is insured?		What is not insured?
Buildings & Contents		Buildings & Contents	
✓	Loss or damage to buildings &/or contents caused by a range of causes listed in your wording such as fire, lightning, explosions, earthquake, impact by aircraft or other flying devices.	✗	Any loss or damage that is not directly associated with the incident that caused you to claim, unless expressly stated in this contract of insurance
✓	Loss or damage to buildings &/or contents caused by malicious damage, theft or attempted theft	✗	Loss or damage caused due to the activity of contractors
✓	Loss or damage to buildings &/or contents caused by storm or weight of snow	✗	Loss or damage by vermin, wet or dry rot, fungus, damp, wear and tear or any gradually operating cause
✓	Loss or damage caused by flood (unless explicitly excluded in your policy schedule)	✗	Loss or damage caused whilst the property is not in a good state of repair and regularly maintained or not windproof and/or watertight
✓	Loss or damage to buildings &/or contents caused by escape of water or leakage of fuel from any fixed oil installation	✗	The amount of any excess that is payable by you as shown in your schedule
✓	Accidental breakage of sanitary fittings and to underground services which extend from your home to the public mains which you are legally liable for	✗	Any existing or deliberate damage or any damage that occurred before the start of the insurance policy
✓	Loss or damage to buildings &/or contents caused by impact by vehicles or animals or caused by falling trees, lamp-posts or telegraph poles	✗	Any loss or damage caused by pollution or contamination of any kind or by any infectious or contagious diseases
✓	Loss or damage to buildings &/or contents caused subsidence, heave, landslip (unless explicitly excluded in your policy schedule)	✗	Any loss or damage caused by or resulting from occupation of the property
✓	Loss or damage to buildings &/or contents caused by any other accidental damage unless specifically excluded in your policy schedule	✗	Any reduction in value of the property insured following repair or replacement.
✓	Architects & surveyors fees and debris removal	✗	Any loss or damage caused by war and / or terrorism
✓	The cost of finding the source of any leaks up to £1,000 following an escape of water.	✗	Any loss of or damage to jewellery, watches, furs, precious metals, artwork, antiques, money, personal possessions
		✗	Any damage caused by subsidence, heave or landslip if any part of the premises has had any previous damage, including any damage which originated prior to inception of cover, regardless of whether the damage was known about by you
		✗	Any one item under contents where the value exceeds £1,000

Property Owners Liability		Property Owners Liability	
✓	Under section 3 – Your Legal Liability to the Public, up to £2,000,000, as owner of the home, caused by an accident happening at the premises	*	Any liability as occupier of the property or arising in connection with domestic staff or bodily injury to any person who at the time of sustaining such Injury is engaged in Your service.
		*	Any liability in respect of any kind of pollution and / or contamination
	Are there any restrictions on cover?		
!	<p>We will not pay the cost of repairing or replacing any undamaged parts of the buildings &/or contents which form part of a set or suite or part of a common design or function when the loss or damage is restricted to clearly identifiable area or to a specific part.</p> <p>Endorsements may apply to the policy. These will be shown in your policy documents.</p> <p>We will not pay any more than the sum insured of the building &/or contents shown in the schedule.</p> <p>If the water supply is not isolated at the first point of entry and all internal pipes and tanks drained down the maximum the insurer will pay for an escape of water loss is £5000.</p>		
	Where am I covered?		
✓	This insurance covers your UK property at the location specified in the schedule.		
	What are my obligations?		
-	You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.		
-	<p>You must comply with 'Water Supply Isolation and Drain Down' (General Condition 6) or the 'Winter Escape of Water Condition' (General Condition 7) will apply. This condition applies between 1 October and 31 March and requires you to:</p> <ul style="list-style-type: none"> • Leave the heating on continuously and not set less than 15 degrees Celsius. • Ensure that, where fitted, the loft hatch door is left open. 		
-	<p>You, or your appointed representative, must inspect the premises externally and internally at least once every 30 days, remove all mail, newspapers, flyers and such from the property and ensure the building and gardens of the home are suitably maintained in good condition.</p> <p>A visit record of dates, time and any observations must be recorded in a central inspection record. Each Inspection can alternatively be evidenced by taking one image of the exterior and one of the interior of the property. Presentation of which will be required in the event of a claim.</p>		
-	<p>You must tell us:</p> <p>Within 48 hours of you becoming aware about any changes in the information you have provided to us (stated on your schedule) which happens before or during any period of insurance.</p> <p>At least 7 days before you start any structural works of any value and/or any non-structural works with a value exceeding £50,000. This also includes any demolition or planning permission requests.</p>		
-	<p>In the event of a claim you must notify SJL or Questgates on the number given in your schedule as soon as possible giving full details of what has happened.</p> <p>If the claim is of either; malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or lost property you must notify the police as soon as possible.</p>		
	When and how do I pay?		
-	For full details of when and how to pay, you should contact us.		
	When does the cover start and end?		
-	This insurance covers a 12 month period from the inception date shown in your policy schedule, unless explicitly stated otherwise in your schedule		
	How do I cancel the contract?		

-	<p>You can cancel this insurance at any time by contacting us. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.</p> <p>We may charge a fee for cancelling this insurance.</p>
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