Vacant Residential Property Owners Insurance
Insurance Product Information Document

This insurance is underwritten by Lloyd's Insurance Company S.A..

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

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 policy is intended to provide cover for buildings, landlord's contents, employers liability and property owners' liability for vacant residential property owners.

	What is insured?		What is not insured?
Cover may be taken with or without all of the below sections being included			
Material Damage		**Material Damage**	
✓	Loss or damage to buildings and landlord's contents	✘	Wear, tear, frost, wet or dry rot, dampness or dryness or any other gradually operating cause
✓	Cover includes debris, drain clearance and professional fees	✘	Storm, wind, rain, hail, sleet, snow, flood or dust cover for moveable property in the open, fences and gates
✓	Costs incurred to restore or repair the grounds, landscape gardens, pavements and road surfaces following damage by emergency services attending in relation to an insured event	✘	Theft which does not involve forcible and violent means
✓	Up to €100,000 for reasonable measures taken to avoid or mitigate impending damage	✘	Whilst any building is unoccupied, damage by riot, civil commotion, escape of water or oil, or theft..
		✘	Malicious damage, theft or attempted theft by any tenant or person lawfully on the premises.
		✘	Damage caused as a result of any residential property being used by occupants for illegal activities.
Liability		**Liability**	
✓	Sub Section 1 – Employers Liability Cover is provided for liability to pay damages and legal costs that arise as a result of claims from employees suffering injury due to, and during, their employment	✘	Road Traffic Act (Employers and Property Owners Liability)
✓	Sub Section 2 – Property Owners Liability Cover is provided in respect of liability to pay compensation including legal costs for: • injury to any person (excluding employees)	✘	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Property Owners Liability)

	• damage to material third party property • Nuisance, trespass or interference with any easement right of air, light, water or way • Wrongful arrest, false imprisonment or false eviction but not arising in connection with any products		
			**What is not insured? – General Exclusions**
		x	Infectious or Contagious Disease **- Not applicable to Section B – Sub-Section 1 - Employers Liability**
		x	Cyber and Data

	**Are there any restrictions on cover?**
!	Endorsements may apply to your policy. These will be shown in your policy documents.
	**Where am I covered?**
✓	This insurance covers the property named in the schedule.
	**What are my obligations?**
-	At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance. You must tell us within fourteen (14) days of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
-	You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
-	It is important that you comply with any conditions under the policy. Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.
	**When and how do I pay?**
-	-For full details of when and how to pay, you should contact your insurance advisor.
	**When does the cover start and end?**
-	This insurance covers a 12 month period and the dates of cover are specified on your policy schedule.
	**How do I cancel the contract?**
-	You can cancel this insurance at any time by contacting your insurance advisor. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of a proportionate part of your premium subject to a minimum retained premium of €150.00 plus levy.