

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document. The summary does not form part of your contract of insurance.

INSURER

This insurance is underwritten by Lemma Europe Insurance Company Limited, registered address (Reg No 96577) 57/63 Line Wall Road, Gibraltar. Lemma Europe Insurance Company Ltd is also registered with the Financial Services Authority (FSA) 25 North Colonnade, Canary Wharf, London E14 5HS under Firm Number 477453. This can be verified by visiting the FSA web site www.fsa.gov.uk/register or by phoning them on 0845 606 1234

ABOUT YOUR POLICY

This Insurance provides the following coverage:

Cover specific features and benefits (referenced to the sections contained in the insurance document)

Indemnity

The Company will Indemnify the Insured against all sums the Insured shall become legally liable to pay as damages and claimants costs and expenses arising out of accidental -

- a) Injury to any person
- b) loss or damage to material property
- c) nuisance or trespass obstruction loss of amenities or interference with any right of way light air or water
- d) wrongful arrest detention imprisonment or eviction of any person or invasion of the right of privacy

Occurring within the Territorial Limits during the Period of Insurance and happening in connection with the Business as Property Owners

In addition :-

- Contractual Liability
- Cross Liabilities
- Compensation for Court Attendance
- Data Protection Act
- Defective Premises Act
- Overseas Personal Liability

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1. Injury to any Employee
2. Loss of or damage to
 - a) property belonging to the Insured
 - b) property which is leased let rented hired or lent to or which is the subject of a bailment to the Insured
3. Injury loss or damage caused by or in connection with or arising out of the ownership possession or use by or on behalf of the Insured of any -
 - a) aircraft hovercraft or watercraft
 - b) mechanically-propelled vehicle or trailer attached thereto (other than motorised garden implements used to maintain the land belonging to the premises described in the Schedule)
4. Any consequence whether direct or indirect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
5. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from -
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. Liability for Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance .

PERIOD OF INSURANCE

The period covered by this insurance is normally 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time) and receive a full premium refund. After this you may cancel your insurance at any time by writing to us. Any return premium will depend on how long the insurance has been in force and whether you have made a claim. We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. Any return premium will depend on how long the insurance has been in force.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify your insurance broker or :

Advance Underwriting Ltd PO Box 186, Ipswich, Suffolk IP4 4HP

Tel: (01473)-711475

Fax: (01473)-400075

Email :enquiries@advanceunderwriting.co.uk

COMPLAINTS

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact the insurance broker who sold you this insurance.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Complaints Manager Lemma Europe Insurance Company Ltd, 85 Main Street Gibraltar.

You will receive an acknowledgement within 5 working days of receipt of your complaint together with a detailed timetable of the actions we will take to handle/investigate your complaint.

If after taking this action you are still not satisfied please write to

Chief Executive Officer Lemma Europe Insurance Company Ltd, 85 Main Street Gibraltar.

If the matter is not resolved to your satisfaction you may request assistance from:-

The Financial Ombudsman Service

COMPENSATION

You will not be entitled to compensation from the Financial Services Compensation Scheme should the insurer(s) be unable to meet its/their liabilities under this Insurance.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law, unless the home is in Scotland or Northern Ireland, in which case the insurance shall be subject to the laws of Scotland or Northern Ireland as the case maybe.