

Summary of Cover

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and is renewable annually.

This Summary does not form part of your insurance contract.

Policy Number:	2022CP000273
Policy Holder:	Bridgewater Housing Association
Inception Date:	1st April 2022
Expiry Date:	31 st March 2023
Insured Premises:	Any residential or commercial buildings owned by the policy holder or where they are legally responsible for the insurance in their role as property factor and where we have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy
Buildings Sum Insured:	Factored Housing Buildings £16,798,497
Loss of Rent/Alternative Accommodation	25% of the Damaged Building Sum Insured
Excess:	Factored Housing Buildings General Excess - £100 Subsidence Excess: £1,000 Property Owners Liability Excess: £nil
Property Owners Liability:	£10,000,000
Terrorism	Excluded

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.