

KEY FACTS

CIB HOME INSURANCE CERTIFICATE SUMMARY



CROWNSWAY INSURANCE BROKERS LIMITED

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

About Your policy

- (1) This Insurance Certificate is Underwritten by Certain Underwriters at Lloyd's of London.
- (2) This Insurance Certificate provides the following coverage:

BUILDINGS AND CONTENTS (CIB HOME INSURANCE CERTIFICATE)

Section includes cover for the following:

What is not Covered

What is Covered	Building	Contents
Fire, explosion, lightning, earthquake, smoke	Malicious damage, vandalism or Arson caused by any person when the home is unoccupied. Any act of terrorism	Interior decoration of the building Any act of Malicious damage or Terrorism
Storm or flood	Loss of damage to gates, hedges and fences by fire, storm, flood or caused by frost. While the building is unfurnished or unoccupied	Loss of or damage to contents in the open Loss of damage to gates hedges and fences by storm, flood or caused by frost. While the building is furnished and unoccupied
Riot, civil commotion, strikes, labour or political disturbance	Loss or damage while the home is unoccupied. Any act of terrorism	Loss or damage while the home is unoccupied Any act of terrorism
Malicious acts or vandalism	Malicious damage or vandalism caused by any person lawfully allowed in your home when it is occupied or unoccupied Any act of terrorism	Malicious damage or vandalism caused by a person lawfully allowed in your home Any act of terrorism
Theft or attempted theft	Theft or attempted theft caused by a person lawfully allowed in your home Theft or attempted theft while the home is unoccupied Loss by deception unless the home was entered using forcible, violent or visible entry	Theft or attempted theft certificate, documents or valuables Theft or attempted theft by deception unless the home was entered using forcible or violent entry. Theft or attempted theft caused by a person lawfully allowed in your home Loss or damage by Theft if any part of the building is unoccupied Loss or damage by Theft or Malicious persons while the building or any part thereof is let or sub-let or occupied by paying guests. Loss or damage by Theft where (in the event of the building not being a self contained unit) the part of the premises occupied by the insured is not self contained with no means of access to the rest of the premises Theft from the open or from any mechanically propelled vehicle.

<p>Escape of water, oil from or frost damage to any Fixed domestic appliance or system</p>	<p>Water Installation, Drainage Installation, Heating Systems, Washing machine, Dishwasher, Water bed Loss or damage while the home is unoccupied</p>	<p>Escape of water from Water installation, drainage installation, heating installation, a washing machine, dishwasher, waterbed etc</p>
<p>Collision or falling onto the buildings</p>	<p>The building collision by Aircraft, any flying devices or anything dropped or falling from them, animals, falling trees, branches, any poles, any posts or pylons, falling aerials. Any act of terrorism</p>	<p>The building collision or damage by Aircraft, and flying devices or anything dropped or falling from them, animals, falling, trees, branches, any poles, any posts or pylons, falling aerials Any act of terrorism</p>
<p>Subsidence or ground heave of the site on which the building stands or landslip</p>	<p>In respect of Subsidence Ground Heave or Landslip In respect of each occurrence an amount equal to 3%of the cost, at the time of notification of the damage, or rebuilding all the property insured on the site in the same form size style and condition as when new up to maximum of £ 2,500.00. Damage where compensation is provided by legislation in respect of coal mining subsidence and Cheshire brine pumping subsidence. Damage arising from faulty design or workmanship or the use of defective materials Damage to swimming pools, paved terrace patios drives footpaths walls, gates or fences unless a claim is accepted for such damage to the private dwelling. Damage if any of the property on the site has previously suffered damage by subsidence ground heave or landslip unless disclosed to and accepted by CIB Loss or damage caused by or resulting from coastal or river or watercourse erosion. Loss or damage caused by demolition of or alterations or repairs to the buildings.</p>	<p>Any act of terrorism In respect of Subsidence Ground Heave or Landslip In respect of each occurrence an amount equal to 3%of the cost, at the time of notification of the damage, or rebuilding all the property insured on the site in the same form size style and condition as when new up to maximum of £ 2,500.00. Damage where compensation is provided by legislation in respect of coal mining subsidence and Cheshire brine pumping subsidence. Damage arising from faulty design or workmanship or the use of defective materials Damage to swimming pools, paved terrace patios drives footpaths walls, gates or fences unless a claim is accepted for such damage to the private dwelling. Damage if any of the property on the site has previously suffered damage by subsidence ground heave or landslip unless disclosed to and accepted by CIB Loss or damage caused by or resulting from coastal or river or watercourse erosion. Loss or damage caused by demolition of or alterations or repair to the building.</p>
<p>Additional Cover Loss of Rent (If Agreed) CIB will pay up to 15% of the buildings sum insured if the home becomes unoccupied due to one of the insured perils under section 1, 2 or 8</p>	<p>CIB will not pay for loss of rent arising from the tenants leaving the home or the tenants have not paid CIB will not pay for loss of rent to any homes that were unoccupied or any part of the home that is used for anything other than domestic accommodation. CIB will not pay any loss of rent where the home is fit to be let out. CIB will not pay for any letting agents shares of the rent or any other expenses you must pay to the letting agents. CIB will not pay for loss of rent for more than 6 months with one month deferment period.</p>	
<p>Accidental damage of fixed, to any cables or underground services pipes (including hatches and covers) servicing the home.</p>	<p>Loss or damage to any part of the cable or service pipe underground or within the building Loss or damage while the home is unoccupied Chipping, denting or scratching.</p>	

LEGAL LIABILITY TO THE PUBLIC

As property owner when buildings are insured as occupier when contents are insured.

ACCIDENTS TO DOMESTIC STAFF

Only covered when contents are insured

ADDITIONAL COVER IN RESPECT OF BUILDINGS

Loss of Rent (if agreed)

Accidental damage to any cables or underground service pipes (including hatches and covers) servicing the home.

PLEASE NOTE THE ADDITIONAL CLAUSES OR WARRANTIES MAY APPLY WHERE APPLICABLE;

- Flat Roof and Subsidence Clause;
- Pearl Household Claim Settlement (Contents);
- Owner Occupied;
- Multi Tenure Tenants – DSS, Asylum Seekers, Family or Professional Let Tenants Clause;
- Student Clause;
- Bedsit clause;
- Unoccupancy Clause (Premises undergoing refurbishment or renovation)
- Unoccupancy Clause (Empty Premises)
- Change of Tenancy

THESE CLAUSES AND THE FULL POLICY WORDING ARE AVAILABLE UPON REQUEST.

(3) **The period covered by this insurance policy is 12 months or as maybe agreed.**

(4) **Cancellation:**

This policy may be cancelled within 14 days from the date of conclusion by serving notice of cancellation to Crownsway Insurance Brokers Ltd, DJS House, Holyhead Road, Birmingham. B21 OBD.

By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums which you have paid in connection with this policy. If notice of cancellation is received after the inception date of the policy, an amount which is in proportion to the extent of the service already provided to you may be deducted from such reimbursement.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

(5) **Claims:**

If you believe that you have a claim under this Certificate, you should contact **Crownsway Insurance Brokers Ltd, DJS House, Holyhead Road, Birmingham. B21 OBD Tel: - 0121 554 3566** within 14 days of the incident.

(6) **Complaints:**

If you wish to make a complaint concerning this policy you should contact **Crownsway Insurance Brokers Ltd** in writing to **DJS House, Holyhead Road, Birmingham. B21 OBD. Tel: - 0121 554 3566**

In the event that you remain dissatisfied you can refer the matter to the **Complaints and Advisory Department at Lloyd's One Lime Street, London, EC3M 7HA Tel: - 020 7623 7100**

If after the above procedure, your complaints has not been resolved to your satisfaction, you have the right if applicable to refer the matter to the Insurance Ombudsman, at the following address:

Financial Ombudsman Bureau,
City Gate One,
135 Park Street, London, SE1 9EA

(7) **Compensation:**

You may be entitled to compensation from the Financial Services Compensation Scheme should the insurer(s) be unable to meet its/their liabilities under this policy.