

<b>Insurer</b>	Aspen Insurance UK Limited, 30 Fenchurch Street, London EC3M 3BD		
<b>Insured</b>	CHARNWOOD BOROUGH COUNCIL	<b>Reference</b>	
<b>Lessee</b>		<b>Policy Number</b>	N0A8N5P21A0X

<b>Correspondence address</b>	<b>Address of the insured property occupied as a private residence</b>
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<b>Additional Interests (if any)</b>	<b>Period of Insurance</b>
	01/06/2024 to 31/05/2025

<b>Type of Insurance: Buildings</b> Note: This policy does not cover loss or damage to contents	<b>Sum Insured</b> Buildings
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**Policy Cover**  
The following summarises the key features, benefits and limitation of cover. Full details of the cover are set out in the Policy document, a copy of which can be obtained from the Insured.

		Excess			Excess
1	Fire explosion lightning & earthquake	Included	GBP 100	8	Falling trees
2	Smoke	Included	GBP 100	9	Theft of, or to Buildings
3	Riot civil commotion	Included	GBP 100	10	Subsidence
4	Malicious damage	Included	GBP 100	11	Leakage of oil
5	Aircraft / Impact	Included	GBP 100	12	Collapse of Aerials
6	Storm or flood	Included	GBP 100	13	Accidental Breakage #
7	Escape of water	Included	GBP 100	14	Extended Accidental Damage
					Not Included

\* GBP 1,000 in respect of any one Home or GBP 2,500 in respect of any one block of flats in the aggregate  
# Accidental Breakage of fixed glass, fixed sanitary ware, fixed water or heating installation

**Significant Additional Benefits**  
Alternative Accommodation: Limit 20% of the Sum Insured  
Legal Fees following Occupation by Squatters: Limit GBP 10,000 in any one Period of Insurance

**Significant Additional Exclusions**  
Unoccupied properties - available cover in respect of perils 4, 7, 9, and 11, above, is significantly restricted after your property has been left unoccupied for more than 30 consecutive days. Please read the policy document for further details.

Please examine the Information shown above and ensure all details and sums insured are accurate. Please notify the Insured if any of the details are incorrect.

**24 hour claims helpline number 0800 358 0172**

Aspen Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644) and the Prudential Regulation Authority



What is insured?



What is not insured?

Buildings

✓ Loss or damage to your buildings including fixtures and fittings if they are your property or the owners property, equipment fixed to the exterior of the building, domestic

Buildings

✗ Damage to property which is more specifically insured by you

Regulated PII/NPI

outbuildings, yards, car parks paths roads walls gates and fences

✓ Accidental Damage of fixed glass fixed sanitary ware fixed or heating installations

✗ Damage which occurred prior to the inception of this insurance

Business Interruption	Business Interruption
✓ Alternative Accommodation - if the Buildings become uninhabitable due to an Insured Peril	
Public Liability	Public Liability
✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property	✗ Any deliberate wilful or malicious act
✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim	✗ The carrying out by the owner of any traded business or profession
General	General
	✗ Damage arising from any incident or accident occurring outside the United Kingdom
	✗ Damage caused by any computer virus

### Are there any restrictions on cover?

- ! The insurer will not pay more than the sums insured or limits specified in the Schedule or within the policy wording
- ! Damage to buildings is restricted to the perils that are specified in the schedule as included

### Where am I covered?

✓ At the premises named in the schedule and within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

### What are my obligations?

- You must make a fair presentation of the risk to the Owner and take reasonable care to give complete and accurate answers to any questions they ask – (whether you are taking out, renewing or making changes to your policy) and must tell the Owner immediately if any of the information contained in the Key Facts changes or is incorrect
- You must contact the Owner as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the policy
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair
- You must not admit liability for injury to a third party or make any offer or promise to settle a claim without the insurer's written permission

### Complaints

- You may refer a complaint to us at any time by telephone: 0207 184 8057, email: [complaints@aspen-insurance.com](mailto:complaints@aspen-insurance.com), or in writing to: Group Head of Insurance Claims, Aspen Insurance UK Limited, 30 Fenchurch Street, London, EC3M 3BD

### General Data Protection Regulation

- For details on how we use personal information please see our privacy notice which is available on our website (<http://www.aspen.co/privacy>) or in other formats on request ([DPO@aspen.co](mailto:DPO@aspen.co))

### How do I cancel the contract?

- The Owner is the legal Insured. The lessee, as a beneficiary under this group policy does not have right to cancel this insurance. This policy is designed to provide buildings only cover