

# propertyselect

---

## POLICY SUMMARY





## property select policy

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

The property select policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule. Cover for acts of Terrorism is available as an option upon request.

Full details of any Endorsements or Excesses that may apply will be shown in the Policy Schedule and Policy Document.

### Section 1 | The Structure

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" or an "All Risks" basis</p> <p>Subsidence is available as an option in most cases.</p>	<ul style="list-style-type: none"> <li>Accidental Damage to underground service pipes and cables</li> <li>Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the Sum Insured</li> <li>Public authorities</li> <li>Professional fees</li> <li>Capital Additions – up to 10% of Sum Insured or £500,000 whichever is less</li> <li>Removal of Debris</li> <li>Damage by Emergency Services – up to £25,000 any one claim</li> <li>Contracting Purchaser's Interest</li> <li>Trace and Access – up to £25,000 any one claim</li> <li>Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees</li> <li>Non-invalidity</li> <li>Workmen</li> <li>Mortgage – interests of mortgagors and leaseholders/ lessees protected following increased risk</li> <li>Drain clearance costs</li> <li>Fire extinguishment Expenses – up to £5,000 any one claim</li> <li>Loss of metered water and heating oil – up to 5,000 in any period of insurance</li> <li>Unauthorised use of Electricity, Gas or Water – up to £10,000 any one claim</li> </ul>	<ul style="list-style-type: none"> <li>Index Linking</li> <li>Basis of Claims Settlement – reinstatement</li> <li>Designation</li> <li>Reinstatement of Sum Insured following a loss</li> <li>Excess – as per schedule</li> <li>Flat Roof Condition</li> </ul>	<ul style="list-style-type: none"> <li>Various Exclusions apply to Vacant or Disused Premises</li> <li>Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premises</li> <li>Damage caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland</li> <li>Damage to gates and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees</li> <li>Damage caused by an explosion due to the bursting by steam pressure of a boiler, economiser or any other apparatus unless used for domestic purposes</li> <li>Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level</li> <li>Damage caused by an explosion in respect of any machinery that must comply with statutory regulations unless such machinery is the subject of a policy or subject to inspections</li> <li>Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees</li> <li>Property more specifically insured</li> </ul>

## Section 1 | The Structure *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>Alternative accommodation costs (Residentially occupied properties only) up to 20% of the Sum Insured in total for 24 months from the date of damage</li> <li>Day One (optional) up to 150% of Declared Value</li> </ul>		<ul style="list-style-type: none"> <li>Damage to any particular piece of equipment or appliance by self ignition, short circuit excess pressure etc unless more specifically insured under the Policy Extensions</li> <li>Frost damage to plumbing installations in outbuildings.</li> </ul> <p>If All Risks The Structure Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>Wear and tear, the action of light and atmosphere</li> <li>Moth,vermin or insects</li> <li>Any process of cleaning, dyeing, restoring or repairing</li> <li>Wind, hail, sleet snow, flood or dust damage to walls,</li> <li>Subsidence, landslip or ground heave</li> <li>Corrosion, wet or dry rot, marring or scratching</li> <li>Normal settlement or bedding down of new structures</li> <li>Inherent vice, latent defect, gradual deterioration</li> <li>Faulty or defective workmanship</li> <li>Collapse or cracking of Buildings</li> <li>Maintenance, redecoration or repair costs</li> </ul> <p>If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <ul style="list-style-type: none"> <li>Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building</li> <li>Damage which originated prior to inception of cover</li> <li>Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises</li> <li>Damage resulting from groundworks or excavation at the same premises</li> </ul> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>The normal settlement or bedding down of new structures</li> <li>The settlement or movement of made-up ground</li> <li>Coastal or river erosion</li> <li>Defective design or workmanship or the use of defective materials</li> <li>Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe</li> </ul>

## Section 2 | Contents

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" or an "All Risks" basis</p> <p>Subsidence is available as an option in most cases.</p>	<ul style="list-style-type: none"> <li>• Temporary Removal – up to 10% of the sum insured</li> <li>• Replacement Locks – up to £1,000</li> <li>• Debris Removal Costs – up to £25,000 any one premises</li> <li>• Loss of Oil and Metered Water – up to £5,000 any one period of insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Index Linking</li> <li>• Basis of Claims Settlement – reinstatement</li> <li>• Automatic Reinstatement of Sum Insured</li> <li>• Excess – as per schedule</li> <li>• Flat Roof Condition</li> </ul>	<ul style="list-style-type: none"> <li>• Various exclusions apply to vacant or disused premises</li> <li>• Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premises</li> <li>• Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level</li> <li>• Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees</li> <li>• Damage due to leakage of beverages from bottled stock</li> </ul> <p>Damage to:</p> <ul style="list-style-type: none"> <li>• Property in the open in respect of riot, malicious damage, civil commotion, labour disturbances, storm, flood and theft</li> <li>• Stock and Materials in Trade</li> <li>• Bills of exchange, money, promissory notes, securities, deeds, bonds etc.</li> <li>• Business books, plans and specifications, designs and computer records</li> <li>• Jewellery, watches, furs and precious stones and metals</li> <li>• Works of art and antiques</li> <li>• Property more specifically insured</li> <li>• Cessation of work or confiscation by authorities</li> <li>• Plant or fittings by self-ignition, short-circuit, excessive pressure, self-heating or leakage of electricity</li> <li>• Any particular piece of equipment or appliance by self ignition, short circuit excess pressure etc unless more specifically insured under the Policy Extensions</li> <li>• Any electrical sign or its installation</li> </ul> <p>All Risks Landlords Contents Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• Wear and tear, the action of light and atmosphere</li> <li>• Moth, vermin or insects</li> <li>• Any process of cleaning, dyeing, restoring or repairing</li> <li>• Corrosion, wet or dry rot, marring or scratching</li> </ul>

Section 2 | Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Subsidence, landslip or ground heave</li> <li>• Inherent vice, latent defect, gradual deterioration</li> <li>• Any machine arising from mechanical, electrical or electronic breakdown</li> <li>• Normal maintenance or repair</li> <li>• Faulty or defective workmanship</li> <li>• Erasure or distortion of information on computer records</li> <li>• Dishonesty or fraud by Your employees or anyone lawfully on the premises</li> <li>• Maintenance, redecoration or repair costs</li> <li>• Confiscation or detention by Customs or other officials or authorities</li> <li>• Damage to glass or sanitary ware as defined under Section 5 – other than by Fire, Lightning or Explosion</li> </ul> <p>If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <ul style="list-style-type: none"> <li>• Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building</li> <li>• Damage which originated prior to inception of cover</li> <li>• Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises</li> <li>• Damage resulting from groundworks or excavation at the same premises</li> </ul> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• The normal settlement or bedding down of new structures</li> <li>• The settlement or movement of made-up ground</li> <li>• Coastal or river erosion</li> <li>• Defective design or workmanship or the use of defective materials</li> <li>• Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe</li> </ul>

## Section 3 | Equipment Breakdown

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Equipment Breakdown</li> </ul>	<ul style="list-style-type: none"> <li>Contamination by a Hazardous Substance - up to £10,000 in any one period of insurance</li> <li>Computer Equipment - up to £250,000 any one Accident</li> <li>Costs incurred in reinstating data - up to £25,000 in any one period of insurance</li> <li>Reasonable costs incurred to minimise or prevent interruptions to computer operations - up to £25,000 in any one period of insurance</li> <li>Loss of Gross Income caused by an Accident to Covered Equipment - up to £30,000 in any one Period of Insurance</li> <li>Perishable Goods - up to £15,000 for frozen and chilled foodstuffs and up to £5,000 for any other perishable good any one Accident</li> <li>Expediting Expenses - up to £20,000 any one Accident</li> <li>Increase in loss due to public authority, ordinance or law in force at that time</li> <li>Cost of hire charges for hiring a substitute item during the period of repair - up to £5,000 in any one period of insurance</li> <li>Loss caused by an accident to storage tanks or water tanks - up to £7,500 any one Accident</li> <li>Reasonable costs incurred to take exceptional measures to prevent or mitigate impending damage to the Covered Equipment - up to £5,000 in any one period of insurance</li> <li>Loss to property resulting from explosion of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel - up to £1,000,000 any one Accident</li> </ul>	<ul style="list-style-type: none"> <li>Precautions</li> <li>Back Up Records</li> <li>Excess</li> </ul>	<ul style="list-style-type: none"> <li>Damage to any Computer Equipment which is recoverable under any maintenance agreement, warranty or guarantee, or which would be recoverable but for breach of Your obligations under the agreement.</li> <li>Loss resulting from the delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media</li> <li>Damage caused by or resulting from a hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel, an insulation breakdown of any type of electrical equipment or defect, virus, loss of data within media or depletion, deterioration, corrosion, erosion, wear and tear or any gradually developing condition.</li> </ul>

## Section 4 | Loss of Rent

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Loss of:                             <ul style="list-style-type: none"> <li>Rent</li> <li>Additional Expenditure and</li> <li>Auditors or accountants charges</li> </ul> </li> </ul> <p>Available on "Specified Contingencies" or an "All Risks" basis</p> <p>Subsidence is available as an option in most cases.</p>	<ul style="list-style-type: none"> <li>Boiler Explosion</li> <li>Prevention of Access</li> <li>Alternative Accommodation</li> <li>Loss of Book Debts</li> <li>Public Utilities</li> <li>Professional Accountants' Charges</li> <li>Automatic Rent Review – limit 100% increase</li> <li>Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees</li> <li>Sale of property – damage subsequent to sale agreement</li> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of Sum Insured following a loss</li> <li>Cessation of Trading</li> <li>First Financial Year</li> <li>Payment on Account</li> <li>Unoccupied Buildings</li> </ul>	<ul style="list-style-type: none"> <li>As shown under Section 1 – The Structure</li> </ul>

## Section 5 | Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Public Liability, indemnity limit shown on the Schedule</li> </ul>	<ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Motor Contingent Liability</li> <li>Defective Premises Act 1972</li> <li>Wrongful Arrest</li> <li>Compensation for Court Attendance connected to a claim (up to £250 per day)</li> <li>Additional Persons Insured</li> <li>Worldwide Personal Liability</li> <li>Contractors Contingent Liability</li> <li>Contractual Liability</li> <li>Health &amp; Safety at Work Act 1974</li> <li>Data Protection Act 1998</li> </ul>		<ul style="list-style-type: none"> <li>Ownership of buildings not insured under Section 1 – The Structure</li> <li>Ownership of land unless we have agreed to provide cover</li> <li>Excluding manual work away from Premises (other than collection or delivery)</li> <li>Injury or damage arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space</li> <li>Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>Goods which You supply, install, erect, repair or treat</li> <li>Cost of rectifying or replacing defective work</li> <li>Pollution or Contamination other than caused by a sudden identifiable and unintended and unexpected incident</li> <li>Damage to anything supplied, installed or erected by You if such Damage is attributable to any defect therein</li> </ul>



## Section 6 | Employers Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Employers Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule</li> </ul>	<ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Health &amp; Safety at Work Act 1974</li> <li>Compensation for Court Attendance connected to a claim (up to £250 per day)</li> <li>Unsatisfied Court Judgements</li> <li>Additional Persons Insured</li> <li>Injuries to Working Partners</li> </ul>	<ul style="list-style-type: none"> <li>Law Applicable – UK, Channel Islands and Isle of Man</li> </ul>	<ul style="list-style-type: none"> <li>Liability for which compulsory insurance or security is required by any road traffic legislation.</li> </ul>

## General Conditions

<ul style="list-style-type: none"> <li>Observance of Conditions</li> <li>Cancellation</li> <li>Protections</li> <li>Changes to Your cover</li> </ul>	<ul style="list-style-type: none"> <li>Policy voidable for non-disclosure</li> <li>Unoccupancy</li> <li>Interest Clause</li> <li>No Claim Discount</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable Precautions</li> <li>Choice of Law</li> <li>Fire Extinguishing Appliances</li> </ul>	<ul style="list-style-type: none"> <li>Change of Risk</li> <li>Instalments</li> <li>Contracts (Rights of Third Parties) Act 1999</li> </ul>
--	---	--	---

## Further Information

### Other features

Instalment Payment Method available in most cases

24 hour business assistance services

Free telephone helpline services available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes
- Emergency Assistance – rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage. You will be responsible for all call out or repair charges.
- Glass Replacement and Locksmith Services – rapid call outs for glazing or door and window security problems.
- Stress Counselling – A confidential telephone service for employees and their family
- Health and Medical Assistance concerning, nutrition, sports injuries, giving up smoking etc.

### Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

### Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

### Instalments – Consumer Credit Agreement

If you have chosen to pay by instalments with NIG please read the Terms and Conditions of your Consumer Credit Agreement. Failure to comply with the Terms and Conditions of your Consumer Credit Agreement may affect your Policy.

### How to make a claim

Please contact, in the first instance, the broker, intermediary or agent who arranged the Policy. Please quote your policy number.

### How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive,  
NIG  
Crown House,  
145 City Road,  
London  
EC1V 1LP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR  
Telephone: **0845 080 1800**.

### Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised and regulated by the Financial Services Authority, registration number 202810. The Financial Services Authority website, which includes a register of all regulated firms can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk), or the Financial Services Authority can be contacted on **0845 606 1234**.

### Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)



