



Watchman Insurance

for unoccupied domestic properties

Key Facts and Summary of Cover

Summary of cover

This is a Policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy wording and Schedule of Cover.

Statement of Demands and Needs

The insurance meets the demand for general physical protection of a domestic property that is unoccupied following the death or incapacity of its owner. The policy provides insurance for a period of up to one year against many of the events or contingencies that may cause significant loss or damage to the property.

Buildings

The definition of buildings that we cover includes:

The private buildings, fixtures and fittings (excluding carpets), domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences.

NB The sum insured should represent the cost of full reinstatement or rebuilding the property and NOT the market value.

Contents

The definition of contents (where cover is requested) is limited to:

Household goods, furniture and furnishings.

If contents are insured we also cover replacing locks to external doors, safes and alarms following theft or loss of keys up to £100.

Cover for all valuables (including jewelry, antiques or Object d'art and specialist collections such as stamps or medals),

Money and Credit Cards are excluded. Such items should be removed for safekeeping.

Cover is limited to £500 in respect of Contents kept within garages and outbuildings.

IMPORTANT - YOUR RESPONSIBILITIES

The following policy conditions are required to safeguard the property and you could invalidate your cover if these are not strictly complied with at all times.

Security condition

You are required to set all locks in a locked position and to remove all keys from the property for safekeeping.

Property inspection condition

You are required to inspect the premises at least once every 30 days and to:-

- maintain a record of such inspections
- repair all defects in maintenance and security that are identified
- remove all accumulations of combustible materials

Seasonal weather condition

During the period 1st October to 1st April each year the central heating system must be kept in continuous operation at not less than 55 degrees Fahrenheit (13°C). Alternatively the water system at the property must be turned off at the mains and drained.

Notice of works condition

You must notify us prior to the commencement of any conversions, extensions, refurbishment and modernisation to the buildings (other than redecorating). Upon receipt of your notification we may amend the terms and conditions of your cover.

WHAT IS INSURED?

The contingencies or events we insure are:

For **Buildings and Contents** we will cover the property **against loss or damage caused by:**

Fire, Lightning, Explosion or Earthquake and Aircraft.

Storm, Tempest or Flood.

Excluding fences and gates.

Escape of Water and Frost damage to fixed tanks and pipes.

The cost of locating the source of any escaped water is limited to £1000.

Escape of Oil and Smoke damage arising from a heating defect.

The cost of locating the source of any escaped oil is limited to £1000.

Theft or attempted theft as a result of forcible or violent entry or exit.

Impact by vehicle or animal

Riot and Malicious damage.

Subsidence, Landslip or Heave.

Excluding the first £1000 or 2.5% of the building sum insured, whichever is the greater.

Falling Aerials, Trees and Telegraph poles.

Accidental damage of fixed glass and sanitary fittings.

Cost of repairing underground services

for which you are legally responsible following accidental damage.

Property Owners Liability

Up to £2,000,000 for your legal Liability to third parties arising out of accidents sustained by them through your ownership of the property.

Significant exclusions or limits

We exclude the first £175 of any loss other than Subsidence (where we exclude the first £1000 or 2.5% of the building sum insured, whichever is the greater)

Throughout the policy we exclude any loss or damage from any gradually operating cause, faulty workmanship and defective materials and Liability arising out of injury to your family or employees or damage to their property, use or ownership of any motorised vehicles, lifts, aircraft or watercraft (other than manually operated canoes, rowing boats or punts) and out of the course of any profession or business

The Sum insured is the limit of liability (i.e. the maximum the Insurer will pay)

Insurers will not pay for any loss or damaged exceeding the sum insured stated in the Policy Schedule.

General Conditions and Exclusions

Exclusions

any loss through theft, attempted theft or malicious damage caused by the insured or any member of their family.
any loss, damage or liability arising from any incident involving nuclear explosions, radiation or contamination from such incidents.
any loss due to any person obtaining property by deception

Duration of cover

Cover under the Policy is effective from the inception or renewal date and will expire when the property is sold, transferred or disposed of or one year later, whichever is sooner.

Territorial limits

This insurance is only available for properties in Great Britain, the Isle of Man and the Channel Islands.

Cancellation rights

You have the right to cancel your Policy within 14 days either from the day of purchase or renewal of the Policy, or the day on which you receive your Policy or renewal documentation, whichever is the later.

We may cancel the Policy by giving 14 days notice in writing to you at your last known correspondence address.

A full explanation of cancellation rights can be found in your Policy.

The Insurer

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy you may be entitled to compensation from the FSCS.

Information about the scheme is available at www.fscs.org.uk or by phone on 0207 741 4100 or 0800 678 1100

If you need to get in touch

How to complain

Ageas Insurance Limited are committed to treating customers fairly. However, there may be times when things go wrong. If this happens, please use the most suitable contact below.

For complaints about claims, please phone 0844 748 0117 or email claims.director@ageas.co.uk

For complaints about your Policy, please phone Ageas Commercial Schemes Manager on 0844 892 2114 or email schemes.commercial@ageas.co.uk.

About Watchman Insurance

Watchman Insurance is administered on behalf of The SOLICITORS Group by Straight Solutions Ltd, an insurance intermediary authorised and regulated by the Financial Conduct Authority (315448).

Straight Solutions Ltd is an authorised cover holder of the Insurers, Ageas Insurance Limited (Registered No. 354568), in England and Wales. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, United Kingdom.

Ageas Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

