

Castle Residential Let, Holiday Home & Unoccupied Policy

S U M M A R Y

How long will the cover last?

A policy will last for 12 months for the period shown on the Insurance Schedule unless it is cancelled mid-term.

Policy Summary

This is a summary of the cover provided under the Castle Agencies Limited Residential Let, Holiday Home & Unoccupied Policy. The full terms and conditions of the cover can be found in the policy wording and a copy can be provided on request.

It is important that you read the policy wording carefully when you receive it. You should also refer to your quotation and policy schedule, which indicates the level of cover and any endorsements that apply to your own policy.

Who the Insurance is provided by?

Your insurance is underwritten by AmTrust Europe Limited Registered in England and Wales. Company No.1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference number 202189. Members of the Association of British Insurers.

Registered office: Market Square House
St James's Street
Nottingham
NG1 6FG

Important information

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). For further information please visit www.fscs.org.uk or contact them at:

Address: Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 080 0678 1100 or 020 7741 4100

Cancellation of this Insurance

1. You are entitled to cancel this insurance by contacting your broker within 14 days of either:

- ◆ the date you receive your insurance documentation; or
- ◆ the start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

2. You can also cancel this insurance at any time during the period of insurance by contacting your broker. Any return premium due to you will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

Please refer to the policy schedule for your broker's contact details.

Section 1 – Buildings Insurance

(Please refer to pages 6–12 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> ◆ Cover is provided for the structure of the buildings of your home (including garages and outbuildings) against loss or damage as a result of causes detailed in the policy wording – subject to exclusions – please refer to Section 1 Buildings – What is not covered. ◆ Loss of rent <ul style="list-style-type: none"> · for the loss of holiday rentals pre-booked in advance or the cost of alternative accommodation resulting from loss or damage under this section OR: · up to twelve months rent you lose as a Landlord if the home cannot be lived in following loss or damage under this section. 	<ul style="list-style-type: none"> ◆ The amount shown on your policy schedule ◆ Up to 10% of the Building Sum Insured ◆ Up to 20% of the Building Sum Insured 	<ul style="list-style-type: none"> ◆ The policy excess(es) – The amount(s) specified in the schedule for which you are responsible for each claim. ◆ Loss or damage while the home is let, lent or sub let unless the loss or damage follows a violent and forcible entry. ◆ Loss or damage caused by: <ul style="list-style-type: none"> · wear, tear and any gradually operating cause · terrorism · war risks · pollution · contamination including radioactive contamination · sonic bangs and confiscation.

Section 2 – Contents Insurance

(Please refer to pages 13–15 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> ◆ Cover is provided for loss or damage to your contents while in your home – subject to some exclusions – please refer to Section 2 – Contents – What is not covered. ◆ Cover is provided for loss or damage to your contents in your outbuildings – subject to some exclusions – please refer to Section 2 – Contents – What is not covered. ◆ Loss of rent <ul style="list-style-type: none"> · up to twelve months rent you lose as a Landlord if the home cannot be lived in following loss or damage under this section. 	<ul style="list-style-type: none"> ◆ The amount shown on your policy schedule ◆ Up to 20% of the Contents Sum Insured 	<ul style="list-style-type: none"> ◆ The policy excess(es) – The amount(s) specified in the schedule for which you are responsible for each claim. ◆ Business property owned by you used in connection with a business that isn't conducted from the home. ◆ Any amount over £500 in total for contents kept in your outbuildings. ◆ Loss or damage caused by: <ul style="list-style-type: none"> · wear, tear and any gradually operating cause · terrorism · war risks · pollution · contamination including radioactive contamination · sonic bangs and confiscation. ◆ For the cost of repairing, removing or replacing window frames.

Section 3 – Accidents to Domestic Staff

(Please refer to page 16 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
What is Covered <ul style="list-style-type: none">For amounts you become legally liable to pay for bodily injury by accident, happening during the period of insurance to your domestic staff employed in connection with the premises shown in the schedule and occurring within the United Kingdom.	We will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one insured event, including the costs and expenses, which we have agreed in writing	<ul style="list-style-type: none">For bodily injury arising directly or indirectly:<ul style="list-style-type: none">from any vehicle outside the premisesfrom any vehicle used for racing, pacemaking or speed testingfrom any communicable disease or conditionfrom any insured event occurring outside of the United Kingdom.

Section 4 – Legal Liability to the Public

(Please refer to pages 17–18 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
What is Covered <p>As owner or occupier for any amounts you become legally liable to pay as damages for bodily injury and damage to property.</p>	We will not pay more than £2,000,000	<ul style="list-style-type: none">For any liability if you are entitled to indemnity under any other insurance.For the cost of repairing any fault or alleged fault.

What to do when you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible. If your complaint is about the way your policy was sold to you, please contact your insurance broker to report your complaint.

If your complaint is about the administration of your policy or claim

AmTrust Europe Limited aim to give you a high level of service at all times. However, if you have a complaint about your policy or claim, please contact:

Address: Complaints Department
AmTrust Europe Limited
Market Square House
St James's Street
Nottingham,
NG1 6FG
Tel: +44 (0) 115 934 9852 (9am–5pm Mon–Fri)
Email: complaints@amtrusteu.co.uk

Address: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Making a claim

When contacting your insurers, please quote "Castle", your broker's name and policy number shown on your schedule.

Address: AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG
Tel: +44 (0) 333 577 6548
Email: claims@amtrusteu.co.uk

Please refer to your policy wording or schedule for the full complaints procedure. Alternatively, at any stage, you have the right to contact the Financial Ombudsman Service.

Further information can be found at:
www.financialombudsman.org.uk