



keyfacts
Policy Summary

Insurer	Aspen Insurance UK Limited, 30 Fenchurch Street, London EC3M 3BD	
Insured	LONDON BOROUGH OF REDBRIDGE	Reference
Lessee		Policy Number NOA8ENH22A0B

Correspondence address	Address of the insured property occupied as a private residence
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Additional Interests (if any) As per Policy Specification	Period of Insurance 01/08/2022 to 31/07/2023
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Type of Insurance: Buildings Note: This policy does not cover loss or damage to contents	Sum Insured The Reinstatement Value up to GBP 350,000 in respect of any one Build
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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.							
1	Fire explosion lightning & earthquake	Included	Excess GBP 50	8	Falling trees	Included	Excess GBP 50
2	Smoke	Included	GBP 50	9	Theft of, or to Buildings	Included	GBP 50
3	Riot civil commotion	Included	GBP 50	10	Subsidence	Included	GBP 1000
4	Malicious damage	Included	GBP 50	11	Leakage of oil	Included	GBP 50
5	Aircraft / Impact	Included	GBP 50	12	Collapse of Aerials	Included	GBP 50
6	Storm or flood	Included	GBP 50	13	Accidental Breakage #	Included	GBP 50
7	Escape of water	Included	GBP 50	14	Extended Accidental Damage	Included	GBP 50
* 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: GBP 50,000 per dwelling 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.							

Premium Details As advised to you by London Borough of Redbridge
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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

Regulated PII/NPI

 What is insured?	 What is not insured?
<p>Buildings</p> <ul style="list-style-type: none"> ✓ 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 outbuildings, yards, car parks paths roads walls gates and fences ✓ Accidental Damage of fixed glass fixed sanitary ware fixed or heating installations 	<p>Buildings</p> <ul style="list-style-type: none"> ✗ Damage to property which is more specifically insured by you ✗ Damage which occurred prior to the inception of this insurance
<p>Business Interruption</p> <ul style="list-style-type: none"> ✓ Alternative Accommodation - if the Buildings become uninhabitable due to an Insured Peril 	<p>Business Interruption</p>
<p>Public Liability</p> <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim 	<p>Public Liability</p> <ul style="list-style-type: none"> ✗ Any deliberate wilful or malicious act ✗ The carrying out by the owner of any traded business or profession
<p>General</p>	<p>General</p> <ul style="list-style-type: none"> ✗ 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, 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)

-  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