

Summary of Cover

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and is renewable annually.

This Summary does not form part of your insurance contract.

Policy Number:	2020CP000115
Policy Holder:	Cathcart & District Housing Association
Inception Date:	1 st April 2021
Expiry Date:	31 st March 2022
Insured Premises:	Any residential or commercial buildings owned by the policy holder or where they are legally responsible for the insurance in their role as property factor and where we have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy
Sum Insured:	Factored Owners Housing £80,038,725
Excess:	General Excess - £250 Subsidence Excess: £1,000 Property Owners Liability Excess: £Nil
Property Owners Liability:	£10,000,000
Terrorism	Excluded

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.