Allied World Assurance Company (Europe) dac
19th Floor, 20 Fenchurch Street
London
EC3M 3BY

Summary of Cover
Leasehold/Shared Ownership Properties

Policy Number	AWCD07941
Insurer	Allied World Assurance Company (Europe) dac
Property Insured	All shared owner and leaseholder properties of the Insured. The terms of the policy apply separately to each property as though each had been insured by a separate policy.
Insured	Trident Housing Association Ltd
Period of Insurance	From: 28th February 2025 To: 27th February 2026
Interested Party	The interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees or other interested parties such as building societies in each individual building covered by the insurance is hereby noted, the extent of such interest to be disclosed in the event of loss.
Nature of Interest	As noted above
Sum Insured	Buildings: Rebuilding costs within the block policy - Full Reinstatement Value

The above mentioned property forms part of the above block policy covering flats and/or private dwelling houses, and is insured for the amount stated above by the above Insurers subject to the terms and conditions of the aforementioned policy. This is a summary of cover only - in all cases cover applies subject to the terms of the policy.

Buildings Definition

The structure of the house, bungalow, flat, apartment, or block of flats owned by you or for which you are legally responsible including landlords fixtures and fittings; outbuildings, yards, forecourts, car parks; roads and pavements, but only to the extent of the Insured's responsibility; walls, gates, fences, canopies and fixed signs; foundations; oil tanks, piping, ducting, cables, wires and associated control gear and accessories on the premises and extending to the public mains but only to the extent of the Insured 's responsibility

Property Owners Legal Liability

Cover against any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or accidental damage to third party property happening during the period of insurance and that arises out of any defect in the buildings. Limit of Liability £10,000,000 any one claim or series of claims arising from one cause (other than pollution claims, where this limit applies in total in any one period of insurance).

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Buildings Cover

Damage arising from fire, lightning, smoke damage (unless gradually operating), explosion, earthquake; terrorism, storm or flood; escape of water from any tank, apparatus or pipe; escape of oil from any fixed oil fired heating installation; riot, civil commotion, strike or labour disturbance; malicious persons or vandals; theft or attempted theft; subsidence, heave or landslip; falling trees or branches; breakage or collapse of television or radio receiving apparatus; collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals; accidental damage (including to fixed glass and sanitary fixtures, and to supply pipes, drains and cables for which the Insured is responsible). All of the above is subject to policy terms and conditions.

Making A Claim

All new claims should be notified to the following inboxes (*monitored regularly*):

First Party Property Claims – UKCProperty.Claims@awac.com

Liability Claims – UKCCasualty.Claims@awac.com

Claims will be considered and acknowledged by the claims team as soon as reasonably practicable.

Claims Contact Points – *escalation only*

First Party Property Claims

Chris McCaul
Senior Claims Analyst, Global Markets Claims Group
Allied World Assurance Company (Europe) dac
19th Floor, 20 Fenchurch Street, London EC3M 3BY
Direct Dial: +44 (0) 207 220 0631
E-M: chris.mccaul@awac.com
W: www.awac.com

Liability Claims

George Wardle
Claims Analyst, Global Markets Claims Group
Allied World Assurance Company (Europe) dac
19th Floor, 20 Fenchurch Street, London EC3M 3BY
Direct Dial: +44 (0) 207 220 0785
E-M: george.wardle@awac.com
W: www.awac.com

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Key Exclusions

1 GBP 250 in respect of all perils other than Subsidence. (Nil in respect of Property Owners Liability claims).

2 In respect of subsidence and/or heave of the site on which the property insured stands or landslip:
- a) the first £1,500 of each and every loss as noted above:
- b) loss or damage to patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, walls, gates and fences unless also affecting an insured building at the same time;
- c) the normal settlement or bedding down of new structures;
- d) the settlement or movement of made-up ground;
- e) coastal or river erosion;
- f) defective design or workmanship or the use of defective materials;
- g) damage originating prior to inception of cover;
- h) damage resulting from demolition, construction, structural alteration or repair of any property groundworks or excavation at the premises;

3 Loss or damage caused by sonic bangs, radioactive contamination, nuclear assemblies and war.

4 Loss or damage caused by computer viruses, erasure or corruption of electronic data or the failure of any equipment to recognise the date or a change of date.

5 Storm or flood damage in respect of movable property in the open, fences, gates and hedges

6 Damage arising from inherent vice, latent defect, gradual deterioration, wear and tear, its own faulty or defective design or materials;

7 Damage arising from faulty or defective workmanship, operational error or omission on the part of the Insured or any employee;

8 Corrosion, rust, wet or dry rot, marring, scratching, vermin or insects

9 Damage to the insured building by pollution or contamination unless arising from an insured contingency which itself arises from pollution or contamination

10 Property Owners' Legal Liability claims arising from gradual pollution (cover is restricted to sudden accidental events).

11 Land or trees

12 Property or structures in the course of construction and materials or supplies in connection therewith

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Key Extensions

1 Loss of rent and additional costs of temporary accommodation in respect of insured buildings so damaged as to be rendered uninhabitable, for the period necessary for reinstatement and up to a maximum of 25% of the rebuilding cost for the damaged building.
2 Architects' surveyors and legal fees, the cost of removing debris, demolition costs, shoring up and the extra costs to comply with the Government or local authority requirements.
3 Automatic reinstatement of the sum insured after a loss.
4 Basis of claims settlement reinstatement or repair without deduction for wear, tear and depreciation.

Key Conditions

1 The police must be notified as soon as possible of theft or malicious damage.
2 Claims must be notified immediately (or as soon as possible thereafter) with full details and supporting evidence to be provided within 7 days for riot/malicious damage claims and 30 days for all other types of claim.

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Complaints Procedure

Allied World Assurance Company (Europe) dac is dedicated to providing every Insured with excellent service and is committed to handling and enquiry or complaint fairly and promptly. If an Insured is dissatisfied in any way with this Policy or wishes to make an enquiry, the Insured should contact either the intermediary that arranged this Policy or the Allied World Assurance Company (Europe) dac Complaints Team at the address shown below:

Allied World Assurance Company (Europe) dac
19th Floor, 20 Fenchurch Street
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Or by email: AWE.Complaints@awac.com

If the Complaints Team is unable to resolve this within 48 hours from receipt of the complaint, a full review will be carried out in accordance with the FCA guidelines. The Insured will be immediately informed who will be handling its complaint and their contact details.

Where insurance under this policy is provided by an insurer other than Allied World Assurance Company (Europe) dac the details of that insurer's contact details for complaints will be stated in the Schedule.

Financial Ombudsman Services

If in the opinion of the Insured the complaint has not been satisfactorily handled, in certain circumstances it may be possible to refer the complaint to the Financial Ombudsman Service. Contact details for the Financial Ombudsman Service are set out below:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk