Policy Summary

Insurer **and Registered Address**	Aspen Insurance UK Limited, 30 Fenchurch Street, London EC3M 3BD (Reg. No. 1184193)		
Insured	ST ALBANS CITY & DISTRICT COUNCIL	**Reference**	0
Lessee	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	**Policy Number**	N0AHWUJ26A0E

Correspondence address	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	**Address of the insured property occupied as a private residence**	XXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXX

Additional Interests (if any)	#N/A	***Period of Insurance***		
		01/03/2026	to	28/02/2027

What is this type of insurance?

Type of Insurance:	**Buildings**	**Sum Insured**	
Note: This policy does not cover loss or damage to contents		Buildings	GBP XXXXXXXXX

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.

Insured Risks

			Excess				**Excess**
1	Fire explosion lightning & earthquake	Included	GBP 100	**8**	Falling trees	Included	GBP 100
2	Smoke	Included	GBP 100	**9**	Theft of, or to Buildings	Included	GBP 100
3	Riot civil commotion	Included	GBP 100	**10**	Subsidence	Included	*
4	Malicious damage	Included	GBP 100	**11**	Leakage of oil	Included	GBP 100
5	Aircraft / Impact	Included	GBP 100	**12**	Collapse of Aerials	Included	GBP 100
6	Storm or flood	Included	GBP 100	**13**	Accidental Breakage #	Included	GBP 100
7	Escape of water	Included	GBP 100	**14**	Accidental Damage	Included	GBP 100
				15	Extended Accidental Damage	Included	GBP 100

* Damage caused by subsidence, landslip or heave £1,000 or £2,500 in the aggregate in respect of any one block of flats with more than two leaseholders
# Accidental Breakage of fixed glass, fixed sanitary ware, fixed water or heating installation

Significant Additional Benefits

Alternative Accommodation: Limit 25% of the Sum Insured
Legal Fees following Occupation by Squatters: Limit GBP 10,000 in any one ***Period of Insurance***
Legal Liability as Property Owner: Limit GBP 5,000,000
Trace and Access: GBP 5,000

Significant Additional Exclusions

Unoccupied properties - available cover in respect of Insured Risks 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.

Buildings that are let or sub let - available cover in respect of Insured Risks 4, 9, and 14, above, is excluded unless arising from the breaking into or out of the ***Home*** . Please read the policy document for further details.

Premium Details	Premium	GBP XXXXXXX	Terrorism Premium	GBP XXXXXXX
	12% IPT	GBP XXXXXXX	12% IPT	GBP XXXXXXX
	Total Payable	GBP XXXXXXX	Total Payable	GBP XXXXXXX
	3.5% Brokerage due to Marsh	GBP XXXXXXX	3.5% Brokerage due to Marsh	GBP XXXXXXX

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

What is insured?		What is not insured?	
Buildings		**Buildings**	
✓	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	✖	Damage to property which is more specifically insured by you
✓	Accidental Damage of fixed glass fixed sanitary ware fixed or heating installations	✖	Damage which occurred prior to the inception of this insurance
Business Interruption		**Business Interruption**	
✓	Alternative Accommodation - if the Buildings become uninhabitable due to an Insured Peril		
Public Liability		**Public Liability**	
✓	Damages and costs that you become legally liable to pay for injury to third parties and damage to their property	✖	Any deliberate wilful or malicious act
✓	Defence costs that the insurer has agreed to pay in the defence or settlement of a claim	✖	The carrying out by the owner of any traded business or profession
General		**General**	
		✖	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
!	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 Insured 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 Insured immediately if any of the information contained in the Key Facts changes or is incorrect
-	You must contact the Insured 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
When and how do I pay?	
-	For full details of when and how to pay, you should contact your insurance intermediary.
When does cover start and end?	
-	As per ***Period of Insurance*** above.
How do I cancel the contract?	
-	The legal ***Insured*** is noted above. 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

Aspen Insurance UK Limited is authorised by the Prudential Regulation Authority and
regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number: 202644)