

Terrorism Policy Summary

This is a summary and does not contain the full terms and conditions of the policy, which can be found in the policy document. The summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

Insurer

The insurer is Lancashire Insurance Company (UK) Ltd (FCA Firm Reference Number 450965) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This insurance is arranged by Gallagher via Alesco Delegated Authority, a trading name of Arthur J. Gallagher (UK) Limited, on behalf of Lancashire Insurance Company (UK) Ltd.

Type of insurance and cover

This insurance provides terrorism cover for properties occupied for residential and commercial purposes and is offered alongside Gallagher's Blocks of Flats, Residential Let and Commercial Let policies or other property policies which exclude terrorism. The standard duration of this insurance contract is 12 months although this can be extended to 18 months at the Insurer's discretion.

Significant features and benefits

Damage to property insured by an act of terrorism.

Business Interruption resulting from damage to any property insured caused by an act of terrorism.

The definition of terrorism extends to include 'sabotage' (a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes).

Cover is extended to include:

- 1) Denial of Access including civil or military order where damage caused by an act of terrorism occurs within a 1 mile radius of the premises.
 - 2) Loss resulting from interruption or interference with the business in consequence of closure, confiscation, requisition or sealing off of the premises or any right of way by order or action of civil or military authority as a result of an act of terrorism which prevents the use of the premises by the Insured.
- The maximum indemnity period in respect of 1) and 2) above is 90 days.

Significant and unusual exclusions

Damage or Business Interruption arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination.

Damage or Business Interruption occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.

Damage or Business Interruption caused by or consisting of confiscation, requisition, detention, seizure, legal or illegal occupation, embargo, quarantine, illegal acts or illegal trade resulting in an order by a public or government authority which deprives the Insured of the use or value of the property.

Damage or Business Interruption caused by:

- 1) Chemical or biological release or exposure of any kind
- 2) Seepage and/or discharge of pollutants or contaminants whether directly or indirectly which endangers or threatens to endanger the health, safety or welfare of persons or the environment except where specifically insured by this policy.

Cooling Off Period

If you decide that you do not wish to proceed then you can cancel the policy by writing to your broker or insurance advisor within 14 days of either the date you receive your insurance documentation or the start of the Period of Insurance whichever is the later. Provided you have not made a claim we will refund the premium if the policy is cancelled in the Cooling Off Period.

Cancellations rights

After any Cooling off period the Policy is non-cancellable by the Insurer or you except in the event of non-payment of premium where the Insurers will cancel the Policy



Insurance | Risk Management | Consulting

Claims

If you need to make a claim, please contact Davies Managed Systems straightaway by calling the telephone number: 0344 856 2326 and have your Policy Number to hand when calling. Your Policy Number appears on your Policy Schedule.

Alternatively, please contact newclaims.lancashire@davies-group.com

Complaints Procedure

We are committed to delivering the highest standards of customer care. We are always interested in your feedback and you can contact us on the following telephone number or via email:

Address: Davies Managed Systems, Two Smithfield, Leonard Coates Way, Stoke on Trent, ST1 4FD
Tel: 0344 856 2326

Our commitment to you

- We will make sure all the information we give you will be clear, fair and not misleading.
- We will always try to be fair and reasonable whenever you need the protection of this policy.
- We will also act promptly to provide that protection.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In these circumstances we promise:

- To acknowledge any complaint as soon as we receive it and at most within 5 days.
- To have the issues reviewed fairly by a person of appropriate seniority and authority.
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern or complaint within a maximum of 8 weeks. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

If after 8 weeks you are not satisfied with our response or if you have not received one you may be able to refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. Their address is:

Financial Ombudsman Service
Exchange Tower,
London,
E14 9SR

Tel No: 0800 0234 567

(free for people phoning from a "fixed line", for example, a landline at home)

Tel No: 0300 1239 123

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-mail: complaint.info@financial-ombudsman.org.uk

If you take any of the action mentioned above, it will not affect your statutory right to take legal action.