

POLICY SUMMARY

Material Damage Insurance

The following summary does not contain the full terms and conditions of the contract, which can be found in the policy document. The summary does not form part of your contract of insurance.

About your policy

(1) This insurance policy is underwritten by Lloyd's Syndicate No 382.

(2) This insurance policy provides coverage against the following perils:

Buildings	Fire, lightning, storm, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft
Tenants improvements	Fire, lightning, storm, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft
Fixed glass and lettering	All risks
Fixtures and fittings	Fire, lightning, storm, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft
Trade contents	Fire, lightning, impact, explosion, aircraft, malicious damage, earthquake, theft
General stock	Fire, lightning, impact, explosion, aircraft, malicious damage, earthquake, theft
Equipment and tools of	Fire, lightning, explosion, aircraft, earthquake, theft
Business interruption	Fire, lightning, storm, burst pipes, impact, explosion, aircraft, malicious damage, earthquake, theft
Theft of money	Theft or attempted theft

The above is a summary of the most common cover arranged on the policy. Further extensions are available. See the policy document, schedule and endorsements for full details of the cover arranged on your behalf.

(3) The period covered by this insurance policy is 12 months or as maybe agreed.

(4) **Cancellation:**

This policy may be cancelled within 14 days from the date of conclusion by serving notice of cancellation to Lycett, Browne- Swinburne and Douglass Ltd trading as Cliverton, Tittleshall, Kings Lynn, Norfolk, PE32 2RQ

By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums which you have paid in connection with this policy. If notice of cancellation is received after the inception date of the policy, an amount which is in proportion to the extent of the service already provided to you may be deducted from such reimbursement.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

(5) **Claims:**

If you believe that you have a claim under this policy, you should contact

Cliverton,
Tittleshall,
Kings Lynn,
Norfolk, PE32 2RQ

(6) **Complaints:**

If you wish to make a complaint concerning this policy you should contact Lycett, Browne- Swinburne and Douglass Ltd trading as Cliverton, in writing at Tittleshall, Kings Lynn, Norfolk, PE32 2RQ

In the event that you remain dissatisfied you can refer the matter to the Complaints Department: Lloyd's, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further Details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

(7) **Compensation:**

You may be entitled to compensation from the Financial Services Compensation Scheme should the insurer(s) be unable to meet it's/their liabilities under this policy. Further information about the scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsocken Street, London E1 8BN) and on their website: www.fscs.org.uk