



Northern Ireland Housing Executive – Homeowners’ Scheme

Policy No: NZ93184895/17

Period of Insurance: 1st April 2017 to 31st March 2018 (inclusive)

THIS IS A SUMMARY OF COVER. THE FULL TERMS, CONDITIONS AND EXCEPTIONS ARE CONTAINED IN THE ACTUAL POLICY, A COPY OF WHICH IS AVAILABLE UPON REQUEST.

THE PROPERTY INSURED: Buildings of Flats and Houses owned by Individuals and not the Northern Ireland Housing Executive including, drives, footpaths, walls, gates and fences around and pertaining to the property at the addresses as per details lodged with RSA Northern Ireland Insurance Limited.

THE INSURANCE

RSA Northern Ireland Insurance Limited will at its option by payment reinstate or repair indemnify the Insured in respect of loss or Damage occurring during the Period of Insurance caused by any of the under-mentioned covers to the Buildings.

- (A) Fire, Smoke, Lightning, Explosion and Earthquake.
- (B) Riot, Civil Commotion, Strikers, locked out workers or persons taking part in labour disturbances or malicious persons.
- (C) Storm or Flood
- (D) Escape of water from any tank, apparatus, pipe or appliance
- (E) Impact by any road vehicle or animal or aircraft or other aerial devices
- (F) Breakage or collapse of television and radio aerials, satellite dishes, aerial fittings and masts
- (G) Leakage of Fuel
- (H) Theft (in respect of buildings) or attempted theft
- (I) Accidental escape of water from any automatic sprinkler installation
- (J) Subsidence, ground-heave or landslip
- (K) Falling trees or their branches
- (L) Any other accident.

COVER EXTENDS TO INCLUDE:

- (1) Glass
- (2) Alternative accommodation expenses for an amount not exceeding £20,000 each and every loss
- (3) Accidental Damage in respect of Buildings
- (4) Loss of Rent, limited to £10,000 any one loss and to £100,000 in the aggregate
- (5) Tenants Improvements, limited to £20,000 any one Premise
- (6) Loss of Gas and Metered Water £25,000 in any one Period of Insurance
- (7) Trace and Access and Repair or Replacement £25,000 any one Event

The Insurance in respect of loss of or Damage caused to any Premise which is unoccupied is (A) after 60 consecutive days during any one Period of Insurance and subject to:

- (i) Water and Heating systems being drained and gas and electricity services being turned-off at the mains
- (ii) The individual private dwelling or dwellings being made secure against intruders and inspected internally and externally at least weekly, including external areas and the immediate surroundings.
- (iii) The Buildings and external areas are kept free of all unfixed combustible materials, including junk mail and newspapers.

PUBLIC LIABILITY

in respect of the

- ownership or
- occupancy other than for the purposes of carrying on a trade or business therein

of individual dwellings owned or let out by **INDIVIDUAL HOMEOWNERS - NOT THE NORTHERN IRELAND HOUSING EXECUTIVE ITSELF.**

LIMIT OF INDEMNITY: £5,000,000 ANY ONE EVENT.



POLICY CONDITIONS

Each section of the full policy wording contains conditions. In this summary, your attention is drawn to the following conditions:

CLAIMS PROCEDURE:

If in relation to any claim you have failed to fulfill any of the following conditions, you will lose your right to indemnity or payment for that claim:

You Must:

- (a) Tell us immediately of any event or occurrence which may result in a claim
- (b) Notify the police immediately of loss, destruction or Damage caused by malicious persons or thieves.
- (c) At your expense, provide us with a written claim containing as much information as possible of the loss, liability, destruction, Damage, accident or injury including the amount of the claim within 30 days, but within 7 days in the case of loss, destruction or Damage caused by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons, of you becoming unaware of the event or occurrence, or such further time that we may allow.
- (d) Provide us with all information and help we require in respect of the claim.
- (e) Pass to us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy.
- (f) Not admit or repudiate liability, no offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without our written agreement.
- (g) Allow us to take over and conduct in your name the defense or settlement of any claim. You will also allow to us prosecute at our own expense and for our own benefit; any claim for indemnity or compensation against any other person and you must give us all information and assistance required.

EXCESS:

The first part of each and every loss which the Insured must bear after the application of any Condition of Average is as follows:

- (a) All covers: £100 excess in respect of each and every loss except as below
- (b) Glass: £100 excess in respect of each and every loss
- (c) Subsistence: £1,000 excess in respect of each and every loss
- (d) Property Owners: £250 each and every loss in respect of Damage to property belonging to any third party.
- (e) Unoccupied Property: £1,000 each and every loss.

For notification of claims please contact:

RSA Northern Ireland Insurance Limited
Law Society House
90-106 Victoria Street
Belfast
BT1 3GN
Telephone – 24 hour line - 028 90320190
Email: commercialclaims@ni.rsagroup.com

For all other matters, please contact:

Leaseholders Unit
Northern Ireland Housing Executive Head Office
2 Adelaide Street
BELFAST BT2 8FB
Telephone: 03448 920 900
Email: centralseleaseholdunit@nihe.gov.uk

RSA Northern Ireland Insurance Limited is authorised and regulated by the Financial Conduct Authority (309296).
The registered office is Law Society House, 90-106 Victoria Street, Belfast, BT1 3GN, Northern Ireland and is registered in Northern Ireland under company number NI 39814.