

**keyfacts**  
**Policy Summary**



<b>Insurer</b>	Aspen Insurance UK Limited, 30 Fenchurch Street London EC3M 3BD	
<b>Insured</b>	The Council of the Borough of Kirklees and Kirklees	<b>Reference</b>
<b>Lessee</b>	Neighbourhood Housing Ltd	<b>Policy Number</b> N0A3EYC20A0N

<b>Correspondence address</b>	<b>Address of the insured property occupied as a private residence</b>
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<b>Additional Interests (if any)</b> As per Policy Specification	<b>Period of Insurance</b> 30 September 2020 to 29 September 2021
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<b>Type of Insurance: Buildings</b> Note: This policy does not cover loss or damage to contents	<b>Sum Insured</b> £119,389.00
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**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.

			<b>Excess</b>			<b>Excess</b>	
1	Fire explosion lightning & earthquake	Included	GBP 0	8	Falling trees	Included	GBP 50
2	Smoke	Included	GBP 0	9	Theft of, or to Buildings	Included	GBP 0
3	Riot civil commotion	Included	GBP 0	10	Subsidence	Included	*
4	Malicious damage	Included	GBP 50	11	Leakage of oil	Included	GBP 0
5	Aircraft / Impact	Included	GBP 0	12	Collapse of Aerials	Included	GBP 0
6	Storm or flood	Included	GBP 50	13	Accidental Breakage #	Included	GBP 0
7	Escape of water	Included	GBP 50	14	Extended Accidental Damage	Included	GBP 0

\* GBP 1,000 in respect of any one Home or GBP 2,500 in respect of any one block of flats in the aggregate  
# Accidental Breakage of fixed glass, fixed sanitary ware, fixed water or heating installations, inspection covers, cables and pipes serving the Buildings

**Significant Additional Benefits**  
Alternative Accommodation: Limit 20% of the Sum Insured  
Legal Fees following Occupation by Squatters: Limit GBP 10,000 in any one Period of Insurance

**Significant Additional Exclusions**  
Unoccupied properties - available cover in respect of perils 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.

<b>Premium Details</b>	As invoiced by Kirklees Metropolitan Council
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<b>Important Information</b>
<p>The Insured is the legal policyholder. The lessee, as a beneficiary under this group policy does not have a right to cancel this insurance. This policy is designed to provide buildings cover only. If you require any other form of insurance you should consider making separate arrangements.</p> <p>If you wish make a complaint or raise other matters related to this policy, you should contact Aspen at <a href="mailto:complaints@aspen-insurance.com">complaints@aspen-insurance.com</a>.</p> <p>A copy of our complaints procedure is available on request and will be sent to you in the event you refer a complaint to us. This explains how we will seek to resolve the matter and the timeframes involved. We will always provide you with a final response setting out the results of our findings and reasons, normally no later than 8 weeks from being contacted.</p> <p>If we are unable to resolve the complaint to your satisfaction you may choose to refer the matter to the Financial Ombudsman Service (FOS). This will not affect your legal rights. The FOS can be contacted at <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p>We are covered by the Financial Services Compensation Scheme (FSCS). Subject to the FSCS Rules you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. General Insurance products are generally covered for 100% of the first GBP 2,000 and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.</p> <p>In the event of loss or damage to your buildings, special arrangements exist to deal with your claim as efficiently as possible. As soon as you become aware of damage to your home, telephone the following 24 hour helpline where assistance will be available to you. Please quote your name, address, policy number and the reference shown at the top of this page. You must also inform the Insured of your claim.</p> <p>Data Protection Act 1998 - we will only share your information with third parties in order to handle your claim or respond to other matters under this policy.</p> <p style="text-align: center;"><b>24 hour claims helpline number 0800 358 0172</b></p>

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.