

## Unoccupied Property Policy Summary

### keyfacts

**This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important you read the policy documents carefully when you receive them**

#### **Name of Insurer:**

Various Underwriters at Lloyd's and in the London company Markets.

#### **Type of Insurance Cover:**

Property Owners Liability

#### **Duration of Policy:**

The policy will remain in force for 12 months from date of commencement.

#### **Significant Features and Benefits:**

Your policy gives you comprehensive cover for both your buildings and contents a definition of what is covered can be found in your quotation summary under Buildings, Contents, and Property Owners Liability.

Included in your quotation summary are your main warranties and exclusions please read them as they may affect your cover?

Camberford Law plc, are Independent Insurance Intermediaries established in 1958.

The Financial Services Authority (FSA), who regulates general insurance to ensure customers are treated fairly, regulates Camberford Law plc, our FSA Registration number is 121476 our company address is Lygon House, 50 London Road, Bromley, Kent, BR1 3RA.

Our permitted business is arranging and advising on General Insurance and Financial Services.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### **Providing assistance with claims.**

Your insurance intermediary will advise you on how to make a claim should you require any further assistance please do not hesitate to contact us and we will offer every possible assistance. An on-line list of contact names and claims forms are available on our website [www.camberford-law.com](http://www.camberford-law.com).

Your insurance intermediary will always advise you in advance of the reasons for any refunds or charges payable on your insurance.

We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record previously with us.

Where either we or the insurers have specified that the premium must be received by a certain date, failure to comply can result in an automatic cancellation of your insurance from inception or any date as appropriate.

### **Duty of Disclosure**

It is your responsibility to provide full and accurate information either to us or the insurers or us when you take out your insurance policy. You need to ensure that all statements you make on your proposal forms, claims forms and other documents are full and accurate.

Please note all information needs to be disclosed, this includes information where a claim was not made, but an incident occurred.

Any information not disclosed to your insurers or us could invalidate your insurance.

### **Documents**

We may retain certain documents until we have received full payment of your premiums or alternatively the first agreed instalment. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any document required by law. Otherwise we aim to issue all documents within 30 days.

### **Complaints**

We aim to offer the best customer service at all times, but understand from time to time mistakes do occur should you need to make a complaint we have a structured complaints procedure. We will acknowledge in writing advising you of who is dealing with your complaint and attempt to address your concerns within 5 working days. If our investigations take longer than anticipated we will provide a full response within 20 working days or explain our position and provide a timescale for a full response.

Should you have a complaint please contact in writing Miss Louise Beacom, Compliance Officer, at Lygon House 50 London Road, Bromley, Kent, BR1 3RA

Telephone contact 020 8315 5000

Or by e-mail at [Louiseb@camberford-law.com](mailto:Louiseb@camberford-law.com)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Services.

### **Financial Service Compensation Scheme (FSCS)**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligation. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising arranging is covered for 100% of the claim, without any upper limit.

The right to receive compensation will arise where the FSA rules make you eligible.

Further information about compensation scheme arrangements is available from the (FSCS).

### **Cancellations**

If the cover does not meet your needs you have the right to cancel your policy within 14 days and we will refund any premium paid in full as long as you have not made a claim for that period. To cancel your policies please return all documents along with written instructions to cancel.

### **Data Protection Act**

All your information is treated as private and confidential and will only be disclosed in the normal course of arranging and administering your insurance. We do not disclose information to third parties without your express consent.

Under the Data Protection Act, you have the right to see any information we hold in our records concerning you. Should you require seeing this information please advise your Broker. Please be aware a charge is normally applied to cover the cost of compiling your information.