

**UNOCCUPIED PROPERTY Non Binding Indication**

Our terms are as set out below and in the Key Facts provided

<b>Premium (total payable by You)</b>	<b>£260.00</b>																																			
	This amount is made up from;																																			
	Insurance Premium £200.00																																			
	Insurance Premium Tax at 5% £10.00																																			
	Coverholder administration fee £50.00																																			
	Terrorism Premium £0.00																																			
	Survey Fee £0.00																																			
<b>Period Of Insurance</b>	12 months at a date to be agreed																																			
<b>Assured</b>																																				
<b>Assured Premises</b>																																				
<b>Type Of Property</b>	Residential																																			
<b>Insurer</b>	Lloyds Underwriters as detailed in the Key Facts and Certificate Wording																																			
<b>Lloyds Binding Authority Agreement Number</b>	B1053BA09001																																			
<b>Insured Perils</b>	<table border="0"> <tr> <td>Fire</td> <td>Lightning</td> <td>Aircraft</td> <td>Explosion</td> <td><b>Yes</b></td> <td>Earthquake</td> <td><b>No</b></td> </tr> <tr> <td>Storm</td> <td>Tempest</td> <td>Flood</td> <td></td> <td><b>No</b></td> <td>Impact</td> <td><b>No</b></td> </tr> <tr> <td>Escape Of</td> <td>Water/Frost</td> <td>Damage</td> <td></td> <td><b>No</b></td> <td>Theft</td> <td><b>No</b></td> </tr> <tr> <td>Escape Of</td> <td>Oil</td> <td></td> <td></td> <td><b>No</b></td> <td>Subsidence</td> <td><b>No</b></td> </tr> <tr> <td>Riot/Malicious</td> <td>Damage</td> <td></td> <td></td> <td><b>No</b></td> <td>Terrorism</td> <td><b>No</b></td> </tr> </table> <p>(Perils as specifically defined within the Certificate Wording)</p>	Fire	Lightning	Aircraft	Explosion	<b>Yes</b>	Earthquake	<b>No</b>	Storm	Tempest	Flood		<b>No</b>	Impact	<b>No</b>	Escape Of	Water/Frost	Damage		<b>No</b>	Theft	<b>No</b>	Escape Of	Oil			<b>No</b>	Subsidence	<b>No</b>	Riot/Malicious	Damage			<b>No</b>	Terrorism	<b>No</b>
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<b>Excess</b>	<p>£250 each and every claim other than</p> <p>£750 each and every Theft or malicious damage claim</p> <p>£1,500 each and every Subsidence claim</p> <p>(Please check 'Insured Perils' to determine which perils are covered)</p>																																			
<b>Form (Wording)</b>	Camberford Law Unoccupied Premises Insurance																																			
<b>Important Advice</b>	Unoccupied properties are at high risk of loss/damage. Specific Warranties and Conditions are applied by Underwriters in order that this risk can be minimised. To receive indemnity under this insurance it is vital that you comply with all of these - details of which are contained within the																																			

Key Facts' (summary of cover) and fully referenced within the Certificate (Wording).

- Ensure you have read and understood the cover and conditions/warranties
- Take any action required to ensure you comply in all respects
- Contact your insurance broker if you are uncertain of your obligations/requirements.

This quotation is provided on the understanding that the buildings are in a good state of repair.

It is hereby noted and agreed that General Condition and Exclusion 10 (Cancellation Clause) is extended to provide that;  
This insurance may be cancelled by the Assured at any time in writing to the Underwriter. In the event that a claim has been made or an occurrence that may lead to a claim being incurred there shall be no return of premium, otherwise the Assured shall receive a return premium calculated at pro rata less fifty percent (50%).

Your acceptance of this quotation is deemed to be confirmation that you fully comply with the terms, conditions and warranties that apply or that you will comply by the time cover incepts.

This quotation is valid for 21 days from the date of issue.