

# Summary of Cover

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and is renewable annually.

**This Summary does not form part of your insurance contract.**

<b>Policy Number:</b>	2021CP000132
<b>Policy Holder:</b>	Welwyn Hatfield Borough Council Leaseholders and Shared Owners (for their respective rights and interests)
<b>Inception Date:</b>	24 <sup>th</sup> June 2021
<b>Expiry Date:</b>	23 <sup>rd</sup> June 2022
<b>Insured Premises:</b>	Any residential property in where the Local Authority has sold a leasehold or shared ownership interest and which <b>we</b> have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy
<b>Excess:</b>	General Excess - £0 Accidental Damage Excess - £25 (£100 if sub-let) Subsidence Excess - £1000 or £2500 in the aggregate in respect of any one block of flats with more than two leaseholders Property Owners Liability Excess: £0
<b>Property Owners Liability:</b>	£5,000,000
<b>Terrorism</b>	Included

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.