

Property Damage Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by QUINN - *Insurance*. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

This provides cover for the client's material property as detailed in the policy schedule. The standard policy duration is twelve months. The client has the option to select one of the following levels of cover:

- Basic Cover – Fire, lightning, explosion of domestic boilers or gas.
- Special Perils – Basic cover plus explosion of commercial boilers, aircraft, riot & civil commotion, malicious persons, earthquake subterranean fire, storm & tempest, impact, flood, and bursting or overflowing of water pipes and tanks.
- Accidental Damage – Special Perils plus cover for loss, damage or destruction as a consequence of accidental damage.

Significant Features & Benefits of the Policy

- Provides for the cost of fees payable to consulting engineers', architects, and surveyors.
- All sums indexed linked to protect against inflation.
- Cover for the cost of reproducing computer system records up to a limit of £1,000.
- Cover for additional capital.
- Cover for cost of debris removal, dismantling and demolishing, shoring up or propping.
- Completed proposal forms required in every instance.
- Covers contract price of goods damaged, for goods sold but not delivered.
- Cover for the temporary removal of contents for cleaning or repair
- Cover for the temporary removal of computer records or documents.
- Automatic cover for money up to a value of £500
- Automatic cover for business books up to a value of £1,000
- Cover for personal affects belonging to principals, directors, employees, and visitors up to a maximum value of £175 per person.
- Can be optionally extended, at additional cost, to provide cover for:
 - Sprinkler leakage
 - Loss of rent
 - Glass
 - Money
 - Burglary
 - Subsidence
 - Deterioration of freezer stock

Significant & Unusual Exclusions or Limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below.

- The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on the schedule.
- Damage caused by faulty or defect design or workmanship.
- Damage as a consequence of gradual deterioration, depreciation, wear and tear, and fidelity or dishonesty by the insured or employees.
- Damage caused by frost.
- Unoccupied buildings condition.
- Housekeeping waste warranty.
- Pollution exception.
- Damage to property in the course of transit.

- Destruction to fences, gates, and moveable property in the open as a consequence of storm and flood.

Please refer to the policy document for full details. In the event that you choose to extend the standard policies, to add optional features, please refer to the full policy document for limitations and exclusions.

Cancellation Rights

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 3511210 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
QUINN - *Insurance*
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.