

## Residential Unoccupied Scheme

### SCHEME KEY BENEFITS

- Unfixed Building Materials up to £5,000
- FLEEA - Excess Nil
- 10% Discount where claim free for 3 years or more
- Subsidence Cover included if Unoccupied to be sold
- Level 2 cover Includes Theft/Malicious Damage & Escape of Water up to £2,500

### WHY CHOOSE US

- We're flexible, providing 1, 3, 6 & 12 month term options
- If a 12 month terms has been selected, after 3 months has elapsed we provide a pro-rata return of premium
- If your client wants to extend the vacant term its no problem, and you maintain the same policy number, so less admin for you
- If the vacant property becomes let, you can switch to a let policy, again maintaining the same policy number

### COVERS AVAILABLE

#### Level 1

- Fire and resultant smoke damage, lightning, explosion, earthquake, aircraft and other flying devices falling from them
- Property Owners Liability

#### Level 2 - all of Level 1 plus

- Storm, Flood or Weight of Snow
- Collision by vehicle or animal
- Breakage or collapse of fixed radio & television aerials, satellite dishes and their fixtures and fittings
- Escape of water resulting from damage to fixed water apparatus or pipes up to £2,500
- Theft or attempted Theft up to £2,500
- Malicious Damage up to £2,500
- Falling trees, telegraph poles or lamp-posts
- Subsidence or heave of the site upon which the buildings stand or landslip. (Subsidence is not covered if the property to be insured is undergoing any structural refurbishment unless agreed by underwriters)

#### Level 3

- Fire and resultant smoke damage, lightning, explosion, earthquake, aircraft and other flying devices or items dropped from them
- Storm, Flood or weight of snow
- Escape of water resulting from damage to fixed water apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted Theft
- Malicious Damage
- Collision by Vehicle or Animal
- Breakage or collapse of fixed radio & television aerials, satellite and their fixtures and fittings
- Falling trees, telegraph poles or lamp-posts
- Subsidence, or heave of the site upon which the buildings stand or landslip. (Subsidence is not covered if the property to be insured is undergoing any structural refurbishment unless agreed by underwriters)
- Riot, violent disorder, strike, labour disturbance, civil commotion, malicious act or vandalism
- Property Owners Liability

Our office:

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