



## Policy Summary - InsureUK Insurance Policy for Staff Accommodation

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Staff Accommodation Combined Insurance. The full terms and conditions can be found in the policy document.

The insurer is Argenta Syndicate 2121 at Lloyd's.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<b>Buildings Section</b> (compulsory)	
<p>Buildings are covered against loss or damage up to the sum insured stated in the schedule, from various causes including Fire, Explosion, Theft, Storm, Flood, Escape of Water, Impact, Subsidence and Accidental Damage.</p> <p>This Section also provides cover against</p> <ul style="list-style-type: none"> <li>• Loss or damage to Fixed glass and Sanitaryware</li> <li>• Loss of rent &amp; cost of alternative accommodation up to 20% of the sum insured on buildings.</li> <li>• Costs incurred in locating source of escape of water from any fixed tank or pipe up to £2,500 any one event and £5,000 any one period of insurance.</li> </ul>	<p>An Excess of £100 applies for each loss increasing to £1,000 in respect of Subsidence with possible increased excess for Flood and Escape of Water depending on area and claims experience.</p> <p>Storm damage to fences and gates is excluded</p> <p>Malicious Damage, Theft, Escape of Water and Escape of Oil are excluded in respect of unoccupied buildings.</p> <p>The sum insured must be at least the value of the property insured at the time of the loss or you may have to pay a proportion of the claim yourself.</p>
<b>Contents Section</b> (optional)	

<p>Contents are covered against loss or damage up to the sum insured stated in the schedule, from various causes including Fire, Explosion, Theft, Storm, Flood, Escape of Water, Impact &amp; Subsidence</p>	<p>An Excess of £100 applies for each loss with a minimum £1,000 in respect of Subsidence.</p> <p>Accidental Damage is excluded.</p> <p>Any loss or damage to computer equipment,</p> <p>Loss or damage to Valuables, Works of Art or Collections</p>
<p><b>Contents Section</b> (continued)</p>	
<p>This Section also provides cover against</p> <ul style="list-style-type: none"> <li>• Loss of rent &amp; cost of alternative accommodation up to 20% of the sum insured on contents.</li> <li>• Loss or damage to audio &amp; visual equipment by any of the perils insured up to £1,000. Cost of replacement locks and keys following theft of keys up to £1,000</li> <li>• Loss or damage to property in the open up to £1000.</li> <li>• Loss of metered water &amp; oil up to £5,000.</li> </ul> <p>Any special clauses &amp; warranties, which have been applied to this insurance policy, will be shown in the schedule</p>	<p>Loss or damage to Personal Effects, Clothing &amp; Luggage</p> <p>Malicious Damage, Theft, Escape of Water and Escape of Oil is excluded in respect of unoccupied buildings</p> <p>The sum insured must be at least the value of the property insured at the time of the loss or you may have to pay a proportion of the claim yourself.</p>
<p><b>Liability Section</b> (Standard Cover)</p>	
<p>Public Liability- Your legal liability to third parties for accidental injury or accidental damage to their property, arising from the business (including products or services supplied), occurring anywhere within the Territorial Limits.</p> <p>This also covers your liability as owner of the home if Buildings are insured and the liability of you or your family as private individuals.</p>	<p>An excess of £100 applies for each loss in respect of damage to third party property.</p> <p>The Limit of Indemnity is the maximum amount payable in total in respect of all liability arising out of goods or products sold or supplied in any one period of insurance.</p> <p>Liability is excluded for-</p> <ul style="list-style-type: none"> <li>• Products sold or supplied in North America</li> <li>• Damage to property in your custody or control or being worked upon.</li> <li>• For costs and expenses incurred in recalling, repairing, testing or replacing any product.</li> </ul>
<p>Employers Liability- Your legal liability to employees for accidental injury or disease (including damages, claimants' costs and expenses) arising from the business is insured, up to the Limit of Indemnity</p>	<p>Liability arising out of any work or visits undertaken offshore is excluded.</p>

<p><b>For full details of the coverage you must read your policy</b></p>	<p><b>For full details of exclusions you must read your policy document.</b></p> <p><b>You may have to pay an increased excess if you have chosen to take a voluntary excess - the amount is shown in the schedule as excess.</b></p>
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The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full.

**CUSTOMER SERVICE**

This insurance is underwritten and administered on behalf of Argenta Syndicate 2121 at Lloyd's by Hospitality Insurance Underwriting Agencies. In the event of a query on this insurance you should contact:

InsureUK  
6 High Street  
Windermere  
Cumbria  
LA23 1AF  
Phone: 01539 487111  
Fax: 01539 447276  
E-mail: info@InsureUK.co.uk

**Claims**

All claims must be directed to:

Email: [argentaclaims@cl-uk.com](mailto:argentaclaims@cl-uk.com)

Phone: 0345 605 1025

Address: Argenta Claims at Cunningham Lindsey UK, Oakleigh House, 14-16 Park Place, Cardiff CF10 3DQ

Please see the General Conditions for details of your responsibilities in the event of a claim or an occurrence that may result in a claim. It is important that you comply with all Policy conditions and you should familiarise yourself with any action required.

Please ensure that you quote your InsureUK Policy Number (which appears on your Policy Schedule).

**Complaints Procedure**

**This insurance is underwritten and administered on behalf of Argenta Syndicate 2121 at Lloyd's by InsureUK. In the event of a query on this insurance you should contact:**

InsureUK  
6 High Street  
Windermere

Cumbria  
LA23 1AF  
Phone: **01539 487111**  
Email: **info@InsureUK.co.uk**

In the event that you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for you to refer the matter to the Complaints team at Lloyd's.

Their address is:

Complaints  
Lloyd's  
One Lime Street  
London  
EC3M 7HA  
Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

#### Financial Ombudsman Service

If you are still not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR.  
Phone: 0845 080 1800

You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

#### Financial Conduct Authority

Argenta Syndicate 2121 at Lloyd's is authorised and regulated by the Financial Conduct Authority. You can check their website ([www.fsa.gov.uk](http://www.fsa.gov.uk)), which includes a register of all the firms they regulate. Or you can phone them on 0800 111 6768.

#### Financial Services Compensation Scheme

We, Argenta Syndicate 2121 at Lloyd's are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 020 7892 7300.

#### Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.