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This Insurance Product Information Document is only a summary of the property insurance policy, full terms and conditions of the contract can be found in your policy documentation.

What is this type of insurance?

This is a Property insurance policy for someone acting not as a business or for reward.

What is insured?

The amount of cover required to rebuild your property as specified by you, and as stated on your insurance schedule, in the event of damage caused by an insured peril specified in your policy wording.

- ✓ Loss or damage to the buildings of your property (including garages);
- ✓ Loss of Keys;
- ✓ Demolition and Clearing Costs;
- ✓ Trace and access;
- ✓ Metered water costs; and
- ✓ Sporting Kit (excluding accidental damage, whilst in use, and theft from an unattended vehicle).

Loss of Rent

- ✓ In the event of Damage to any Buildings, which are leased by or rented to You at the Premises, as stated in the Schedule.
- ✓ Cover if as a result of Damage, the Property becomes wholly untenable or unusable and the lease or rental agreement requires continuation of the Rent, We shall pay you for the Rent Payable for the unexpired term of the lease or until such time that the Buildings are repaired to a condition that they are fit for habitation;
- ✓ Cover if as a result of Damage, the Property becomes partially tenable or unusable and the lease or rental agreement requires continuation of the rent, We shall pay you for the proportion of the rent applicable; and
- ✓ Cover if as a result of Damage, the lease is cancelled by the landlord in accordance with the lease agreement, we shall pay you for the excess rent paid for the same or similar replacement property over actual Rent Payable, plus cash bonuses or advance rent paid (including any maintenance or operating charges) for each month during the unexpired term.

What is not insured?

- ✗ Explosion of commercial boilers;
- ✗ Gates, boundary fences and walls;
- ✗ Property in the open unless specifically agreed in writing;
- ✗ Defective workmanship, wear and tear, operating error, pressure vessels, breakdown, gradually operating causes;
- ✗ Money, Credit/Debit Cards, Jewellery etc;
- ✗ Property in transit;
- ✗ Land, piers, jetties, bridges, culverts or excavations, canals, dams, reservoirs other than tanks and their contents;
- ✗ Buildings or structures in the process of construction and connected materials or supplies on the Premises
- ✗ Motor vehicles licensed for road use,
- ✗ Watercraft and Aircraft, railway locomotives and rolling Stock;
- ✗ Livestock, growing crops, or trees;
- ✗ IT equipment and component parts owned, leased, rented or under your control Unless specifically mentioned as covered by this Insurance;
- ✗ Fraud or Dishonesty;
- ✗ Frozen food stock;
- ✗ Loss of licence;
- ✗ Civil Commotion in Northern Ireland;
- ✗ Date recognition;
- ✗ Contagious Diseases;
- ✗ Pollution and radioactive contamination;
- ✗ Sonic bangs; and
- ✗ Terrorism, War, and associated risks.

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents;
- ! The policy has a number of warranties and conditions that must be observed, these include but are not limited to:
 - o Fire Alarm / Intruder Alarm
 - o Deep fat fryers and cooking equipment
 - o Electric circuit testing
 - o Fire Doors, shutters, and Fire Extinguishers
 - o Property Maintenance
 - o Hot working
 - o Portable Heaters
 - o Locks and Keys
 - o Stillage
 - o Unoccupancy / Regular Inspections
 - o Waste
- ! You must pay the policy excess as stated on your insurance schedule;
- ! No liability cover if you exercise an option to cancel the lease or any act or omission of Yours which constitutes a default under the lease;
- ! Sporting Kit, and unattended vehicle cover are subject to a single article limit of £1,000; and
- ! Where the landlord cancels the lease, payment of cover is only for the first three months following the Damage.

Where am I covered?

- ✓ This insurance covers the Persons named in the schedule in the territorial limits as also stated in the schedule.

What are my obligations?

You must tell your Insurance intermediary:

- Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- Notice must be given to Us within 30 days (or as soon as practicably possible thereafter) of becoming aware of any Accident which may result in a claim.
- If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.

When and how do I pay?

- For full details of when and how to pay, you should contact your Insurance intermediary.

When does the cover start and end?

- This insurance covers the named persons in the schedule for the period specified in the schedule.

How do I cancel the contract?

- You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.