

policy summary

unoccupied property

Insurance for unoccupied property located in the UK with the option for three different levels of cover
– Level 1 (FLEEA), Level 2 (Extended perils) and Level 3 (All risks, as defined in the policy wording).

product highlights

- Rebuild value up to £2,000,000
- Property owners liability up to £5,000,000
- Minimum excess £1,500
- Day one uplift - 15%
- Contents limit up to £25,000 can be included
- Minimum rebuild value £100,000
- Minimum premium £150
- Select your own commission up to **22.5%**
- Grade I, II or II* listed properties covered (A, B or C in Scotland)
- Properties built prior to 1900 considered
- Coverage periods of up to 6, 9 or 12 months
- Mid term cancellations at pro rata premium (subject to minimum premium criteria)

coverage highlights

- Level 1: Fire, Lightning, Explosion, Earthquake, Aircraft Impact (FLEEA)
- Level 2: Level 1 plus:
 - Storm
 - Flood
 - Subsidence, Heave or Landslip
 - Weight of Snow
 - Falling Trees (including felling and lopping) and Satellite dishes
 - Collision
- Level 3: Level 2 plus:
 - Escape of Water
 - Theft or attempted Theft
 - Riot Civil Commotion Strikers Locked-out Workers
 - Malicious Persons

Debris removal

Fire extinguishment expenses and emergency services damage
(including damaged gardens and lawn)

Temporary repairs to secure the premises following damage

Professional fees to reinstate the building



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