

Commercial Unoccupied Insurance

Insurance Product Information Document

**Company: HCC International Insurance Company Plc
Property Insurance**

Product: Commercial Unoccupied

This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London, EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655)

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This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a Commercial Unoccupied insurance policy which provides cover for loss or damage to Commercial Unoccupied properties. Cover will only be provided for the sections which you select and which are shown in your schedule.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

Buildings *(if selected)*

- ✓ Loss or damage to buildings caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lamp-posts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, or storm (up to the sum in your schedule)
- ✓ In the event of loss or damage to the property by an insured event such that is rendered uninhabitable, we will pay for the amount of rent receivable up to 15% of the sum insured on the buildings.

Property Owners Liability *(if selected)*

- ✓ Your legal liability as occupier of the property up to £2,000,000
- ✓ Your legal liability for accidental bodily injury to any person (up to £2,000,000)



What is not insured?

- * Loss or damage caused by Subsidence, Heave or Landslip
- * Accidental Damage
- * Storm damage to fences and gates
- * Loss or damage caused by wear and tear or anything that happens gradually
- * Electrical and mechanical breakdown
- * Theft, attempted theft or malicious damage caused by anyone lawfully on the premises
- * The cost of maintaining the buildings
- * Contents
- * The activities of any contractor in connection with work to extend, renovate, convert, repair, refurbish, redecorate or modernise the buildings
- * Liability arising from any profession, trade or business
- * Loss or damage caused by escape of water or oil (during from 1st November to 31st March) unless all mains supplies are turned off and the water and central heating systems are drained or the central heating system is kept running to maintain a constant temperature of 15 degrees centigrade throughout the property.
- * Loss or damage caused by theft or attempted theft unless there has been forced and violent entry or exit to the buildings



Are there any restrictions on cover?

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for certain insured events and these are set out in your policy documents



Where am I covered?

- ✓ The cover is for the Unoccupied Commercial Property at the address shown in the schedule, including outbuildings and garages and its boundaries



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You or an authorised person must inspect the inside and outside of the property at least once every 14 days
- All security devices at the property must be maintained in good order throughout the period of insurance and be in use at all times when the property is left unattended
- You must tell us as soon as possible if:
 - you plan to carry out building works at the property;
 - you change your postal address;
 - you change how the property is used (for example, if it becomes occupied or is used for business);
 - you are convicted or have a prosecution pending for any offence (other than motoring);
 - the property is not in good condition or repair
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



When and how do I pay?

The premium for this policy is shown in your schedule
Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.