



SUMMARY OF COVER UNDER BUILDING POLICY
ARRANGED BY JARDINE LLOYD THOMPSON RSL DIVISION

POLICY NUMBER	D10011377F - Leaseholder
PROPERTY INSURED	Any property owned, leased or managed by Muir Group Housing Association Ltd and/or Subsidiary Companies
OWNERS/LESSEES	As noted by Muir Group Housing Association Ltd and/or Subsidiary Companies
MORTGAGEES	Automatically noted under General Interest Clause
PERIOD OF INSURANCE	1 April 2011 to 31 March 2012
SUM INSURED	Part of a block policy with a total sum insured of £36,640,215

The following is a only a summary of the cover provided by Brit Insurance Limited and does not contain the full terms and conditions. The full terms and conditions that apply to your policy can be found in the policy document which is available on request.

BUILDING INSURANCE

The following summary of cover provides benefits if Loss or Damage results, from the following Causes, to the Building. Building includes the garages, outbuildings, landlord's fixtures and fittings, landlord's interior decorations boundary and garden walls, gates, hedges, and fences, paths, drives, private roads, car parks and pavement, patios, and swimming pools forming part of the properties.

Section A CAUSES

1. Fire explosion lightning or earthquake
2. Storm or flood excluding loss or damage by frost, subsidence ground heave or landslip, to hedges gates and fences where such damage occurs more than 5 years after the date of installation, attributable to changes in the water table.
3. Riot civil commotion, strikers labour and political disturbances
4. Malicious persons
5. Subsidence or ground heave of the site on which the Building stands or landslip excluding the first £1,000 In respect of each occurrence of loss or damage for each residence and excluding loss or damage:-
 - (a) to boundary and garden walls, gates, hedges and fences, paths and drives and private roads, car parks, pavements, patios tennis hard courts swimming pools but these items will be covered if there has at the same time been damage by this Cause to the residence or its garages or outbuildings
 - (b) by normal settlement, shrinkage or expansion
 - (c) to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of the Building are damaged at the same time
 - (d) arising from construction, structural alteration or repair or demolition
6. Escape of water from or frost damage to a fixed water, drainage or heating installation or any washing machine, dishwasher or water bed excluding loss or damage
 - (a) by subsidence ground heave or landslip
7. Theft or attempted theft excluding theft from mechanically propelled vehicles. Theft from the open and loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
8. Collision by aircraft, aerial devices or vehicles or anything dropped from them or animals.
9. Breakage or collapse of radio, television aerials or satellite dishes excluding loss or damage to the aerial or dish itself.
10. Escape of oil from a fixed oil fire heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.
11. Falling trees or branches excluding the cost of removal if the fallen tree or branch has not caused damage to the Building which is covered by the Cause.
12. Accidental loss or damage to the Building excluding loss or damage
 - (a) specifically excluded under Causes 1 to 11
 - (b) by frost
 - (c) by wear and tear or gradually developing cause
 - (d) by vermin, insects, fungus, wet or dry rot
 - (e) by mechanical or electrical breakdown or derangement
 - (f) specifically covered elsewhere in this Policy
 - (g) arising from the alteration or extension of the Building or the cost of maintenance or routine decoration
 - (h) arising from faulty workmanship, defective design or use of defective materials.
13. Accidental damage to underground water pipes, sewage pipes and drains, electricity cables, gas pipes, fuel oil pipes, telephone cables which extend from the Building to the public mains.
14. Accidental breakage of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandahs, fixed sanitaryware and bathroom fittings
15. Debris Removal and Building Fees
 - (a) the cost of removal of debris demolition or shoring up
 - (b) architects' surveyors' consulting engineers' legal and other fees which the Insured has to pay to reinstate the Building but not for preparing any claim.
 - (c) the additional cost of reinstating the Building that the Insured has to pay to comply with statutory Building Regulations or Municipal or Local Authority Bye Laws

Brit Insurance Limited will not pay more than 25% of the building declared value for any one claim under this cover.
16. Ornamental or landscape gardens excluding loss or damage arising from Causes 2 and 6.
Brit Insurance Limited will pay for the reasonable cost of reinstating ornamental or landscaped gardens.
Brit Insurance Limited will not pay more than £5,000 for any one claim under this cover
17. Loss of Rent and/or Alternative Accommodation

While the Building is not occupied because of loss or damage covered by this Policy Brit Insurance Limited will pay for:

- (a) the amount of rent (including ground rent and management charges) lost by the Insured
- (b) the reasonable cost of alternative accommodation
- (c) loss of advance rent lost for property in the course of construction or alteration which suffers a loss which would have been covered within the terms of this policy upon its completion.

Brit Insurance Limited will not pay more than 25% of the Building declared value for any one claim under this additional cover.

GENERAL EXCLUSIONS

The policy excludes Radioactive Contamination arising out of or caused by any event whatsoever. War Risks of any nature whether war be declared or not and damage occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

The Policy excludes the first **£100** in respect of each occurrence of loss or damage for each residence (other than Clause 5 - Subsidence)

UNOCCUPANCY - Where a Residence has been unoccupied for 120 days or more a) the mains supply services must be switched off and the water system must be drained whenever the Residence is vacated other than; i) the circuit(s) of the electricity supply which is/are needed to maintain any fire or Intruder Alarm System in operation ii) the mains services which are needed to maintain any sprinkler systems in full working order or to keep the property in a marketable condition for sale/lease and in these circumstances the heating must be maintained in the Residence at a minimum temperature of 5 degrees Centigrade. b) the Residence is inspected thoroughly both internally and externally at least every 30 (thirty) days by the Leaseholder or Shared Owner or Executor or someone authorised by him/her and i) a record is maintained of such inspections; ii) all defects in maintenance and security are rectified immediately and iii) accumulations of combustible materials such as junk mail, in and around the Residence, are removed during the inspection c) all fitted window and door locks are put into full operation d) all letter boxes are sealed to prevent insertion of any materials or liquids e) the Residence is assessed and appropriately secured against third party entry by the Leaseholder or Shared Owner or Executor or someone authorised by him/her.

CLAIMS PROCEDURE

It is a condition precedent to liability that on the happening of any loss, injury destruction or damage covered the Insured must:

- (a) As soon as reasonably possible notify JARDINE LLOYD THOMPSON RSL DIVISION (0845 6050854) and if theft or malicious damage is suspected, inform the police and take all practical steps to recover the property lost.
- (b) Submit in writing full particulars of the claim within 60 days of the date of occurrence.
- (c) Supply at their own expense all reports certificates plans specifications information and assistance reasonably required
- (d) Send to Jardine Lloyd Thompson RSL Division, any communication received from other persons and shall not negotiate admit or repudiate any claim by any person.

PROPERTY OWNER'S LIABILITY

All sums which the Insured becomes legally liable to pay as owner/lessee of the Building in respect of:-

Damage in respect of bodily injury (including death or disease) to any person other than an employee of the Insured or any member of the Insured's family normally residing with the Insured

Loss or Destruction of or Damage to Property

- (a) occurring in or about the Building
 - (b) arising under the provisions of The Defective Premises Act (1972) in respect of premises previously owned by the Insured
- The Policy excludes the first £250 in respect of each occurrence of loss or damage to Property

Legal costs incurred with the Company's consent and legal costs and expenses recoverable by any claimant
Subject to a limit of £5,000,000 any one occurrence

Complaints

We set ourselves high standards but if We do not meet Your expectations and You are dissatisfied in some way We would like to know. Any enquiry or complaint should be addressed in the first Instance to Your Broker for reference to us. In the unlikely event You remain dissatisfied, please contact:-

The Customer Relations Officer,
Brit Insurance Limited,
55 Bishopsgate, London EC2N 3AS
Telephone: 020 7984 8600 Fax: 020 7984 8859
E-mail: enquiries@britinsurance.com

In the event You wish to pursue matters further You may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall, London E14 9SR

Helpline: 0845 080 1800 Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

E-mail: enquiries@fscs.org.uk
Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken St, London, E1 8BN,
Telephone: 020 7892 7300; Fax: 020 7892 7301