
Your cover in a nutshell:

Buildings insurance protects you when your business premises are accidentally damaged. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the schedule.

Key benefits: what risks are you protected against?

We will pay for:

- accidental damage;
- subsidence;
- the reasonable and necessary cost of protecting the building from imminent damage;
- damage to trees, shrubs or plants as a result of fire or explosion;
- costs charged by the emergency services for attending an incident leading to a covered loss for which you are liable.

Significant or unusual exclusions and limitations:

If at the time of damage the amount the building is insured for is less than 85% of the total rebuilding cost, the amount we pay will be reduced by the same proportion.

You must tell us immediately if the buildings will be left unoccupied or will not be used for more than 30 consecutive days. If you do not tell us, we will not make any payment for damage occurring while the buildings are unoccupied, other than where caused by fire, lightning, earthquake or aerial impact.

We will not make any payment unless you:

- notify us promptly of any damage which might be covered;
- report to the police, as soon as is reasonably possible, any damage arising from theft, arson, malicious damage, riot or civil commotion;
- arrange for urgent repairs to be done immediately.

We will not pay losses caused by:

- subsidence, heave or landslip to walls, gates and fences, car parks, yards, private roads, pavements and paths, unless the main building is, or to solid floods unless the walls are, physically damaged at the same time and by the same cause;
- storm or flood damage to gates or fences;
- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- settlement;
- coastal or river erosion.