



Landlords

Residential Property Owner's Insurance Policy

Please read this policy carefully and check that it meets your requirements. Any query should be immediately referred to Alan Boswell Group.

For all claims call
Alan Boswell Group on 01603 218099
and we will be glad to help you.

Please visit our website for further guidance.

For legal advice and claims
outside of normal working hours call



24 HOURS A DAY 365 DAYS A YEAR

A GUIDE TO YOUR LANDLORDS RESIDENTIAL PROPERTY INSURANCE POLICY

The Insurance Policy.....	1
Meaning of Words (Section A)	2
Buildings (Section B).....	3-6
Contents (Section C).....	7-9
Policy Conditions (Section D)	10-11
Making a Claim (Section E).....	12
Policy Exceptions (Section F).....	13
Endorsements (Section G)	14
Complaints Procedure	15

**Please read this Policy carefully and check that it meets your requirements.
Any query should be immediately referred to Alan Boswell Group.**

MMA INSURANCE PLC

LANDLORDS RESIDENTIAL PROPERTY INSURANCE

Thank You for choosing MMA Insurance.

This is Your Landlords Residential Property insurance Policy. It sets out details of the contract You have with Us. Please read Your policy carefully to make sure that it meets Your requirements. If You have any query contact Alan Boswell Group.

The schedule and any endorsements are all part of the policy. Where a particular word or expression has been given a specific meaning this meaning will apply wherever the word or expression appears.

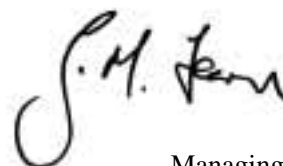
In return for having received and accepted Your premium We will provide the insurance described in this contract during the period of insurance shown on Your schedule subject to the policy terms and conditions. Your schedule and policy set out those sections which are in force.

If more than one Property is insured under this policy this contract applies as if each is separately insured.

You must inform Us of any change in Your circumstances which increases the risk of Bodily Injury loss or damage. You must notify Us if there is a change in the address of The Property.

You must also tell Us if at any time the sums insured shown in the schedule are insufficient or if The Property becomes Unoccupied.

Please keep Your policy in a safe place. You may need to refer to it if You make a claim or if You require assistance.



Managing Director
MMA Insurance

SECTION A – MEANING OF WORDS

This Section is in force

1. THE COMPANY/WE/US/OUR

MMA Insurance plc

2. THE INSURED/YOU/YOUR

Those named in the Schedule

3. THE PROPERTY

The dwelling at the Address

4. THE BUILDINGS

The Property together with its extensions domestic outbuildings private garages walls gates fences paths drives terraces patios swimming pools service tanks meters (but not the contents of the meter) and fixtures and fittings belonging to You as Landlord fitted carpets and other floor coverings curtains/blinds and domestic white goods whether fitted or not

5. INSURED'S CONTENTS

Your furniture furnishings utensils and domestic appliances for which You are legally liable while in The Property including video audio equipment portable televisions antiques and curios pictures and other works of art aerials satellite dishes and their fittings and masts

5.

Insured's Contents do not include

- a. Fitted carpets curtains and blinds
- b. Securities and documents
- c. Property belonging to any Tenant

6. TENANT

The person or persons legally occupying The Property

7. UNOCCUPIED

Whenever the whole or any self-contained part of The Property is without an adult in authorised residence for more than 90 consecutive days

8. BODILY INJURY

Death injury illness or disease

9. RENT RECEIVABLE

The amount paid or payable to You for the use of The Property and its services

10. THE EXCESS

The first part of any claim which You must pay

This amount is shown in the Schedule and applies to Sections B and C other than Sections B.1.10 B7 and B8

11. THE PREMISES

The Buildings and the land within the boundary belonging to them

12. GEOGRAPHICAL LIMITS

Great Britain the Channel Islands and the Isle of Man

SECTION B – BUILDINGS

Your Schedule tells You if this Section is in force

WHAT IS INSURED

1. LOSS OF OR DAMAGE TO THE BUILDINGS CAUSED BY

1. Fire explosion lightning and earthquake
2. Smoke
3. Riot civil commotion strikes labour or political disturbances
4. Malicious persons or vandals
Loss of or damage caused by legal tenants and which cannot be recovered from any security deposit lodged by the tenant is insured but excluding the first £1,000 of each incident of loss or damage
5. Storm or Flood
6. Escape of water or oil from any fixed domestic appliance or installation
7. Theft or attempted theft following forcible and violent entry or any attempt thereat
8. Impact by
 1. Aircraft aerial devices or articles dropped from them
 2. Any vehicle or animal
9.
 1. Falling aeriels their masts and fittings
 2. Falling trees branches telegraph poles lamp posts and pylonsWe will also pay the cost of removal provided they have caused insured damage to The Property or its domestic outbuildings
10. Subsidence or heave of the site on which The Buildings stand or landslip

WHAT IS NOT INSURED

The Excess

1.

4. Loss or damage caused
 - a. By persons lawfully on The Premises
 - b. While The Property is Unoccupied
5.
 - a. Damage caused by frost
 - b. Loss of or damage to gates and fences
6. Damage caused while The Property is Unoccupied
7.
 - a. Loss or damage caused by persons lawfully on The Premises
 - b. Loss or damage while The Property is Unoccupied
 - c. Loss by deception unless deception is used only to gain entry to The Property
8. Damage to paths or drives caused by the weight of any vehicle
9.
 - a. Loss or damage arising from the felling or lopping of trees
 - b. Damage to walls gates fences paths drives terraces patios swimming pools service tanks or tennis courts unless damage has also occurred at the same time and by the same cause to The Property
10.
 - a. The first £1000 of any claim under this Section
 - b. Damage resulting from
 1. coastal river or watercourse erosion
 2. faulty design workmanship or the use of defective materials
 3. demolition alteration or repair to The Buildings
 4. the movement of solid floors unless the foundations beneath the external walls of The Property are damaged at the same time and by the same cause
 5. normal settlement or shrinkage
 - c. Damage
 1. to walls gates fences paths drives terraces patios swimming pools service tanks tennis courts unless The Property is damaged at the same time and by the same cause
 2. for which compensation is provided by the National House Building Council Scheme
 3. which originated before this Policy came into force

SECTION B – BUILDINGS continued

WHAT IS INSURED

2. FROST DAMAGE TO PLUMBING INSTALLATIONS

Frost damage to interior fixed domestic water or heating installations

3. ACCIDENTAL BREAKAGE OF GLASS AND SANITARY WARE

Accidental breakage of fixed glass and sanitary ware and ceramic hobs all forming part of The Property

4. ACCIDENTAL DAMAGE TO CABLES AND SERVICE PIPES

Accidental damage for which You are legally responsible to any cables or underground services pipes (including inspection hatches and covers) extending from The Buildings

5. ADDITIONAL COSTS

The Additional Costs of

1. Complying with Government or Local Authority requirements
2. Architects surveyors and other professional fees
3. Clearing debris demolition shoring or propping up necessary as a result of a claim under this Section

6. TEMPORARY ACCOMMODATION AND LOSS OF RENT

1. The necessary and reasonable costs of other comparable temporary accommodation for the Tenant

or

2. Loss of Rent payable to You

if The Property is uninhabitable as a result of loss or damage insured by this Section

The most We will pay is 20% of the Sum Insured on The Buildings and We will pay this for a maximum period of 12 months from the date of the loss

WHAT IS NOT INSURED

The Excess

2.

Damage caused while The Property is Unoccupied

3.

- a. Breakage caused while The Property is Unoccupied
- b. Accessories and fittings
- c. Ceramic hobs in free standing cookers

4.

5.

- a. Costs for complying with requirements notified before the loss or damage occurred
- b. Fees charged for preparing any claim under this Policy

SECTION B – BUILDINGS continued

WHAT IS INSURED

7. PROPERTY OWNERS LIABILITY

1. Any amount which You as owner of The Premises are legally liable to pay as compensation for an accident occurring during the Period of Insurance which causes Bodily Injury to a person or damage to property

The most We will pay for any claim or claims arising from one event is £5,000,000 plus costs agreed by Us in writing

2. Your legal liability under Section 3 of the Defective Premises Act 1972 to pay any person compensation for accidental Bodily Injury or accidental damage to property occurring during the Period of Insurance caused by faults in any private residence previously owned or leased by You

The most We will pay for any claim or claims arising from one event is £5,000,000 plus costs agreed by Us in writing

8. EMPLOYER'S LIABILITY

Any amounts which You are legally liable to pay as compensation for Bodily Injury to your employees The cause of the Bodily Injury must arise during the period of insurance and from the work they are employed to do in connection with Your business as a landlord

The most We will pay for any claim or claims arising from one event is £10,000,000 inclusive of all costs and expenses agreed by Us in writing

9. ACCIDENTAL DAMAGE

Loss or damage caused by accidental damage which results in unexpected visible damage caused by an identifiable means

WHAT IS NOT INSURED

7.

1. a. Liability arising from
 1. any contract or agreement unless liability would have applied anyway
 2. The occupation of The Buildings
 3. Your profession business or employment other than in Your capacity as owner of The Property
 4. the use of or possession of mechanically propelled vehicles other than gardening implements
- b. Liability in respect of
 1. Bodily Injury to You or to a person under a contract of service or apprenticeship with You
 2. loss or damage to property belonging to You or under Your charge or control
2. Liability
 - a. If You are Insured under another Policy
 - b. Arising more than seven years after this Section of the Policy has expired or been cancelled
 - c. For the cost of remedying any fault or alleged fault

8.

Any damages in respect of liability for which compulsory motor insurance or security is required under any compulsory Road Traffic Act legislation

9.

1. Any loss or damage shown as not insured under paragraphs 1 sub sections 1-10 and paragraphs 2 3 and 4 of this Section and all of Section F
2. Damage occurring whilst The Property is Unoccupied or undergoing demolition
3. Damage caused by structural movement, settlement or shrinkage

SECTION B – BUILDINGS continued

BASIS OF SETTLEMENT FOR CLAIMS UNDER SECTION B1 - B6 and B9

If loss or damage occurs to The Buildings which is insured under this Section

1. We will pay the cost of any necessary replacement reinstatement or repair work carried out provided that
 1. immediately before the incident giving rise to the loss or damage
 - a. The Buildings were in good repair
 - b. The Sum Insured was sufficient to allow complete rebuilding of The Buildings including Additional Costs
 2. Replacement reinstatement or repair is carried out without delay
2. We will not pay for the cost of replacing any undamaged item or part of any item solely because it forms part of a set or suite or one of a number of items of similar nature or design
3. The maximum amount We will pay in respect of any one claim for loss of or damage to The Buildings including Additional Costs is the Sum Insured on The Buildings (less The Excess)
4. If at the time of the incident giving rise to the loss or damage the total of the Buildings sum insured is less than 85% of the reinstatement cost of The Property covered by this section We shall only bear that proportion of the loss or damage which the total sums insured bears to the total reinstatement cost
5. The Sum Insured will not be reduced following payment of a claim provided that all replacement reinstatement or repair work is completed and any recommendations We make to prevent further loss or damage is carried out without delay

SECTION C – INSURED’S CONTENTS

Your Schedule tells You if this Section is in force

WHAT IS INSURED

1. LOSS OF OR DAMAGE TO INSURED’S CONTENTS

While in Your Property or its domestic outbuildings or private garage caused by

1. Fire explosion lightning earthquake
2. Smoke
3. Riot civil commotion strikes labour or political disturbances
4. Malicious persons or vandals
Loss of or damage caused by legal tenants and which cannot be recovered from any security deposit lodged by the tenant is insured but excluding the first £1,000 of each incident of loss or damage
5. Storm or flood
6. Escape of water or oil from any fixed domestic appliance or installation
7. Theft or attempted theft following forcible and violent entry or attempt thereat including robbery
8. Impact by
 1. aircraft aerial devices or articles dropped from them
 2. any vehicle or animal
9. Impact by
 1. Falling aerials their masts or fittings
 2. Falling trees branches telegraph poles lamp posts pylons
10. Subsidence or heave of the site on which The Buildings stand or landslip

WHAT IS NOT INSURED

The Excess

1.

4. a. Loss or damage caused
 1. By persons lawfully on The Premises
 2. While The Property is Unoccupied
- b. Any amount exceeding £2,000 in respect of any claim in respect of loss or damage in or from sheds greenhouses summerhouses outbuildings or garages
6. Loss or damage while The Property is Unoccupied
7. a. Loss or damage caused by persons lawfully on The Premises
- b. Loss or damage caused while The Property is Unoccupied
- c. Loss by deception unless deception is used only to gain entry to The Property
- d. Any amount exceeding £2,000 in respect of any one claim in respect of loss or damage in or from sheds greenhouses summerhouses outbuildings or garages
- 9.
2. Loss or damage arising from the felling or lopping of trees
10. Damage resulting from
 - a. coastal river or watercourse erosion
 - b. faulty design workmanship or the use of defective materials
 - c. demolition alteration or repair to The Buildings
 - d. the movement of solid floors unless the foundations beneath the external walls of The Property are damaged at the same time and by the same cause
 - e. normal settlement or shrinkage

SECTION C – INSURED’S CONTENTS continued

WHAT IS INSURED

2. YOUR LIABILITY

Any amount which You are legally liable to pay as compensation for an accident occurring during the Period of Insurance which causes Bodily Injury to any person or loss of or damage to property caused by or arising from the Insured’s Contents

The most We will pay for any claim or claims arising from one event is £5,000,000 plus costs agreed by Us in writing

WHAT IS NOT INSURED

2.

Liability arising from

- a. Bodily Injury to The Insured
- b. Any Bodily Injury loss expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivative or variations however caused
- c. Any contract or agreement unless liability would have applied anyway
- d. Your profession business or employment other than as owner of The Property
- e. Loss of or damage to property belonging to You or under Your charge or control
- f. Ownership of any land or buildings
- g. The ownership possession custody or use by You or on Your behalf of
 1. aircraft watercraft or hovercraft other than models and hand propelled watercraft
 2. animals other than domestic pets and horses kept for private hacking only
 3. caravans or trailers
 4. crossbows firearms other than air guns and non-repeating shotguns
 5. dogs as defined in Section 1 (1) of the Dangerous Dogs Act 1991
 6. landcraft and motor vehicles other than
 1. pedal cycles
 2. gardening implements
 3. wheelchairs not registered for road use

SECTION C – INSURED’S CONTENTS continued

BASIS OF SETTLEMENT FOR CLAIMS UNDER SECTION C

If loss or damage occurs to the Insured’s Contents insured under this Section

1. We will at Our option
 1. replace as new
 - or
 2. pay the cost of replacement as new
 - or
 3. pay the cost of repair of any item of Contents other than for Insureds Contents not repaired or replaced with like when a deduction will be made for wear tear and depreciationProvided that the Sum Insured on Insured’s Contents is adequate for full replacement costs
2. We will not pay for the cost of replacing any undamaged item or part of any item solely because it forms part of a set suite or one of a number of items of similar nature colour or design
3. The maximum amount We will pay in respect of any one claim for Insured’s Contents is the Sum Insured shown on the Schedule but not more than 10% of the Sum Insured or £4,000 which ever is the higher in respect of any one item of
 - Video or audio equipment
 - Antiques or curios
 - Pictures or other works of art
4. The Sum Insured will not be reduced following payment of a claim provided that all replacement or repair work is completed and any recommendations We make to prevent further loss or damage are carried out without delay

SECTION D – GENERAL CONDITIONS THAT APPLY TO ALL THE POLICY

This Section is in force

1. REASONABLE CARE

You must take all reasonable care to prevent Bodily Injury loss or damage

2. PERSONAL REPRESENTATIVES

If You die We will continue this insurance for the interest of Your personal representatives for the rest of the current period of insurance provided that they

1. Advise Us as soon as possible of Your death
2. Fulfil observe and be subject to all the terms of this policy as far as they can apply

3. CHANGES IN YOUR CIRCUMSTANCES

1. You must inform Us of any change in Your circumstances which increases the risk of a claim In particular You must notify Us if there is a change to
 - a. the address of The Property
 - b. the terms and/or conditions of the tenancy agreement relating to The Property
 - c. the use of The Property or if The Property is altered in any way or if The Property is let to persons referred by the DSS or local authority or housing association or charitable organisation or if The Property becomes multi-tenure
2. We must also be advised if at any time the
 - a. rebuilding cost of The Property plus additional costsor
 - b. replacement value of The Insured's Contentsexceeds the sum insured
3. Whenever The Property is untenanted for more than 7 consecutive days then You must
 - a. inspect The Property internally at least once a week
 - b. during the months of October to March inclusive turn off the water at the mains and drain the system or leave the central heating system in full operation to maintain a minimum temperature of at least 10 degrees centigrade throughout The Property
 - c. put all security devices for securing external doors windows and fanlights into full and effective operation

4. MAINTENANCE/SAFETY REQUIREMENTS

All cooking and heating appliances must be properly maintained inspected and serviced by

1. Gas Appliances

A Confederation of Registered Gas Installers (CORGI) registered contractor at least every twelve months

2. Electrical Appliances

A National Inspection Council for Electrical Installation Contracting (NICEIC) registered contractor when The Property is let out for the first time and at least once every five years thereafter with records kept and available for inspection as and when may be required by Us or Our representatives

5. OTHER INSURANCE

If at the time of a claim there is any other policy covering liability loss or damage insured by this policy We shall pay only Our rateable proportion

6. CANCELLATION

The policy may be cancelled:

1. by You giving written instruction to the Company at any stage of the duration of the contract
2. by the Company:
 - a. Sending fourteen days written notice in the event of non payment of any monthly premium
 - b. Sending thirty days written notice in all other circumstances by recorded delivery letter to Your last known address

You will be able to **cancel Your policy within 14 days of either the inception or renewal date** or, if later than this date, the date from which You receive the policy or renewal documents which includes the contractual terms and conditions. You will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance less a service charge. This applies **regardless of whether or not a claim has been made**. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance.

If the policy is **cancelled after 14 days of either the inception or renewal date** or, if later than this date, the date from which You receive the policy or renewal documents which includes the contractual terms and conditions, You will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance less a service charge, **provided a claim has not been made in the current period of insurance**. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance.

If the policy is **cancelled after 14 days of either the inception or renewal date** or, if later than this date, the date from which You receive the policy or renewal documents which includes the contractual terms and conditions, no return of premium will be given **if You have made a claim within the current year of insurance** unless otherwise stated.

SECTION D – GENERAL CONDITIONS THAT APPLY TO ALL THE POLICY continued

7. FRAUD

If a claim is fraudulent in any respect all benefit under this policy will be forfeited

8. INDEX LINK

The sum insured under Section B is linked to the building housing cost index prepared by the Royal Institute of Chartered Surveyors or an alternative appropriate index and the sums insured under Section C are linked to the General Index of Retail Prices or an alternative appropriate index and the sums insured will be increased in accordance with such indices

You will be notified at each renewal date of the revised sums insured and premium

SECTION E – CLAIMS PROCEDURE AND REQUIREMENTS

This Section is in force

SHOULD ANY INCIDENT OCCUR WHICH
MAY GIVE RISE TO A CLAIM PLEASE
FOLLOW THE PROCEDURE SET OUT BELOW

1. You must
 1. Notify Alan Boswell Group on 01603 218099 who will be glad to help. Outside normal working hours call MMA Property Care Line 08708 44 44 41 (24 hours a day 365 days a year) as soon as reasonably possible and in any event within 30 days in writing giving full details of Your claim
 2. Take all reasonable care to prevent further Bodily Injury loss or damage
 3. Immediately inform the Police of any theft malicious damage or vandalism
 4. Supply at Your own expense all reports certificates plans specifications quantities information and assistance as may be required
 5. Send to Us immediately upon receipt any writ summons or other legal process issued or commenced against You
 6. Not negotiate admit or repudiate any claim without Our written consent
2. You may not abandon any item to Us
3. We shall be entitled to
 1. Enter any of The Buildings where the Bodily Injury loss or damage has happened and to take and keep possession of the insured property and to deal with the salvage in a reasonable manner
 2. Negotiate defend or settle in Your name and on Your behalf any claim made against You
 3. Prosecute in Your name for Our own benefit any claim against any other person in respect of any amount paid or payable by Us

SECTION F – GENERAL EXCEPTIONS

This Section is in force

We will not pay for

1. Loss (including any consequential loss) Bodily Injury damage or liability resulting or arising from or directly or indirectly caused or contributed to by
 1. Ionising radiations or contamination by radioactivity from any nuclear fuel or from waste from the combustion of nuclear fuel
 2. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 3. Detention or confiscation or requisition by any Government or Public or Local Authority
 4. Pressure waves caused by Aircraft or other Aerial Devices
 5. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
2. Loss or damage caused by
 1. Wear tear rust corrosion vermin insects wet and dry rot mechanical or electrical breakdown or failure or inherent defect or any other gradually operating cause
 2. Any process of cleaning repair or alteration
 3. Any wilful act caused by any persons lawfully on The Premises
 4. Animals kept as pets other than in respect of
 1. accidental breakage of Glass or Sanitary Ware described in Section B3
 2. damage caused by resulting fire and explosion
3. Property more specifically insured
4. Plants any living creature mechanically propelled vehicles (including mechanically propelled vehicles registered for road use) other than gardening implements not registered for road use watercraft aircraft hovercraft caravans and trailers and accessories and spare parts for any of them
5. Loss of market value
6. Loss (including consequential loss) or damage for which compensation is provided by legislation
7. Bodily Injury to any person or damage to property directly or indirectly caused by pollution or contamination unless this pollution or contamination is directly caused by an incident that occurs in its entirety at a specific time and place during the period of insurance and is sudden identified unintended and unexpected
8. Loss (including any consequential loss) Bodily Injury (other than Bodily Injury to an employee) damage or liability or financial loss directly or indirectly caused by or consisting of or resulting from the failure of any computer data processing equipment media or system microchip integrated circuit or similar device or any computer software for processing storing or retrieving data whether Your property or not and whether occurring before during or after the Year 2000
 1. correctly to recognise any date as its true calendar date
 2. to capture save or retain and/or to correctly manipulate interpret or process any data information command or instruction as a result of treating any date otherwise than as its true calendar date
 3. to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computersoftware being a command which causes the loss of data or the inability to capture save retain or correctly to process on or after any datebut this shall not exclude subsequent damage or consequential loss not otherwise excluded which itself results from fire explosion lightning earthquake smoke riot civil commotion strikes labour or political disturbances malicious persons or vandals storm or flood escape of water or oil from any fixed domestic appliance or installation theft or attempted theft including robbery impact by aircraft aerial devices or articles dropped from them or any vehicle or animal falling aerals masts and fittings falling trees branches telegraph poles lamp posts pylons subsidence or heave of the site on which The Buildings stand or landslip frost damage to interior fixed domestic water or heating installations
9. Liability loss or damage caused directly or indirectly by any act of terrorism as defined in the UK Terrorism Act 2000 except for loss or damage to Your property from a cause insured by this policy provided the loss or damage cost or expense does not arise out of the use of biological chemical and/or nuclear force or threat thereof

SECTION G – ENDORSEMENTS

Your Schedule tells You if any of these Endorsements are in force

1. ADDITIONAL INTEREST SECTION B BUILDINGS

The parties named in the Schedule are interested in the insurance provided by Section B of the Policy

2. GENERAL POLICY EXCESS

We will deduct the amount shown in the Schedule from each claim under the Policy from the date specified in addition to any other excess in the Policy

3. LIMITATIONS AND EXCLUSIONS CLAUSE

The limitations and exclusions contained in this Policy apply separately to each Property as if each had been Insured by a separate Policy

4. ACCIDENTAL DAMAGE – INSURED’S CONTENTS

Section C is extended to cover loss or damage caused by Accidental Damage which results in unexpected visible damage caused by an identifiable means but excluding

1. Any loss or damage shown as not insured under paragraphs 1 sub sections 1-10 and paragraph 2 of this Section and all of Section F
2. Damage occurring whilst The Property is Unoccupied
3. Damage caused by gradual deterioration, atmospheric or climatic conditions

5. EMPLOYERS LIABILITY – INSURED’S CONTENTS

Section C is extended to include any amounts which You are legally liable to pay as compensation for Bodily Injury to your employees The cause of the Bodily Injury must arise during the period of insurance and from the work they are employed to do in connection with Your business as a landlord

The most We will pay for any claim or claims arising from one event is £10,000,000 inclusive of all costs and expenses agreed by Us in writing

Any damages in respect of liability for which compulsory motor insurance or security is required under any compulsory road traffic act legislation is not insured

COMPLAINTS PROCEDURE

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact the Underwriting Manager or the Claims Manager at:

MMA Insurance PLC, Norman Place, Reading RG1 8DA.

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance PLC or ask for your case to be reviewed by the Financial Ombudsman Service at:

(FOS) South Quay Plaza, 183 Marsh Wall, London E14 9SR.

There are a few instances where the FOS are not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

If your complaint is about Alan Boswell Group in the first place contact the Managing Director on 01603 218000 or write to him at Harbour House, 126 Thorpe Road, Norwich NR1 1UL. Alan Boswell Group are also members of the Financial Ombudsman Service and if you have complained and are still not happy with the outcome you may be able to ask the FOS to review your case. This is a free and impartial service.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit (except for compulsory classes of insurance where the compensation is 100% of the total claim).

LAW APPLICABLE TO CONTRACT

You and the insurer are free to choose the law applicable to this contract but, in the absence of agreement to the contrary, English law will apply.

EXCHANGE OF INFORMATION

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident, (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.



MMA Insurance plc

Norman Place
Reading
RG1 8DA

Tel: 0118 955 2222
Fax: 0118 955 2211
www.mma-insurance.com

MMA is authorised and regulated
by the Financial Services Authority

Please address all correspondence to



Insurance and Financial Services Group

Harbour House, 126 Thorpe Road, Norwich NR1 1UL
Tel: 01603 218000 Fax: 01603 762862
email: insurance@alanboswell.com www.alanboswell.com

Alan Boswell Insurance Brokers Ltd is authorised and
regulated by the Financial Services Authority