

# Secure Underwriting Insurance Policy for Allotment Associations

## Policy Summary



### **What is a summary of cover?**

This document provides key information about the Secure Underwriting Insurance Policy for Allotment associations. If you need more information, consult the policy wording or contact your insurance broker, BGI.UK.

**Policy name:** Allotment Associations package  
**Type of insurance:** Secure Underwriting commercial insurance policy  
**Underwritten by:** Various ABI Insurers

Insurer	Proportion	Contract No.
Royal & Sun Alliance Insurance plc	50%	B1262BW00779415
AIG Europe Limited	35%	B1262BW00779415
Covéa Insurance plc	15%	B1262BW00779415

### **Cover in a nutshell: significant features and benefits**

The Secure Underwriting Commercial Insurance Policy is specifically designed for allotment associations. There are five package options available which means that you get tailored cover to suit your needs.

We offer some of the broadest levels of cover available, giving our customers true peace of mind.

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

Policy options

- Option 1 provides cover for public and products liability only to protect you against claims brought by third parties for bodily injury and property damage, up to £5,000,000.
- Option 2 (in addition to the above) provides cover for loss of or damage to the contents of your premises along with your machinery, trophies and money anywhere in the UK.
- Option 3 (in addition to the above) provides cover for loss of or damage to your buildings and solar panels.

A flexible approach

- Subject to criteria, the option to arrange cover on a statement of fact basis, removing the need to undertake a time consuming renewal process each year.
- Employers Liability cover can be added to protect you against claims brought by employees or volunteers up to £10,000,000.
- Personal Accident cover can be added to provide cover for members of your association for death and physical injury whilst carrying out duties on behalf of the association.

### **The small print: significant or unusual exclusions/limitations**

For cover in respect of theft, malicious damage to or disappearance of property to apply:

- there must be evidence of forcible or violent entry to or exit from the premises;
- all doors must be secured by five lever mortice deadlocks or locking bars and closed shackle padlocks;
- all windows must be protected by key operated locking devices, metal bars or grilles or permanently screwed shut.

For cover in respect of storm, flood or tempest to apply, the premises must be constructed with walls of brick, stone, concrete or metal and roofed with slates, tiles or metal.

At the time of any damage, if the amount insured for any property is less than 85% of the total value at risk, the amount we pay will be reduced in the same proportion as the under insurance.

For cover in respect of personal accident to apply, all persons must be aged between 16 to 75 years.

You may have to pay an initial amount for each claim made against you under the policy. Your quotation and policy schedule will show the specific excesses applicable to you.

You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.

Any special conditions, limitations or terms that may apply to an individual risk will be clearly shown in your individual quotation and schedule.

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## **Your side of the bargain**

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

## **Cancellation rights**

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so and paying the appropriate administration fee.

We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, minus a reasonable administration charge, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

## **Claims service**

If you suffer a loss and need to make a claim you should contact your insurance agent immediately. If this is not possible, then contact the Underwriters Claims Handling Facility, quoting your Certificate Number:

Secure Underwriting  
323 Church Road Tel: 0117 955 6835  
St. George Fax: 0117 955 1098  
Bristol BS5 8AA Email: [claims@secureunderwriting.com](mailto:claims@secureunderwriting.com)

## **Any questions? Any complaints?**

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to BGI.UK in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:

Secure Underwriting Customer Relations, 323 Church Road, St. George, Bristol, BS5 8AA

Or By Telephone on 0117 955 6835

Or By Fax on 0117 955 1098

Or By Email at [info@secureunderwriting.com](mailto:info@secureunderwriting.com)

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit [www.fscs.org.uk](http://www.fscs.org.uk).