

Home Insurance

Customer account number:

DF50095746

Home Insurance policy number:

04555000023518

Policy information

Insurer	Primo Insurance
Type of cover	Home Insurance - Buildings Only
Period of cover	from 05 March 2015 at 00:00:00 to 04 March 2016 at 23:59:59
Reason of issue	New Policy
Policy issue date	03 March 2015
Premium	£208.71 (includes Insurance Premium Tax of £11.81 at 6.00%)

Policyholder information

Policyholder	Mr Dominic Farr, Accounts Assistant
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Property information

Address of insured property	Qmetric Group Ltd, 32 - 38 Dukes Place, London, EC3A 7LP
Property details	4 bedroom Mid terrace
Property use	Main residence
Correspondence address	Qmetric Group Ltd, 32 - 38 Dukes Place, London, EC3A 7LP

Policy standard cover

Buildings cover	Located in your policy wording	Limit
Buildings Sum Insured	See Covers 1 - 13 of the Buildings Cover (Section 1)	Up to £750,000
Buildings Standard Accidental Damage	See Covers 12 and 13 of the Buildings Cover (Section 1)	Included for glass, sanitary fittings & mains services
Buildings Additional Accidental Damage	See Cover 14 of the Buildings Cover (Section 1)	Not selected
Excess - the amount of each claim you will have to pay	See Definitions section	£200
Escape of water Excess	See Cover 4 of the Buildings Cover (Section 1)	£600
Subsidence Excess	See Cover 9 of the Buildings Cover (Section 1)	£500
Alternative accommodation if your property is uninhabitable	See Cover 15 of the Buildings Cover (Section 1)	£150,000
Replacement Locks and Keys	See Cover 19 of the Buildings Cover (Section 1)	£1,000
Emergency Access	See Cover 11 of the Buildings Cover (Section 1)	Up to the Buildings Sum Insured
Loss of metered water or oil	See Cover 4 of the Buildings Cover (Section 1)	£1,000
Property Owner's Liability	See Cover 20 of the Buildings Cover (Section 1)	£5,000,000
Removal of squatters	Not included	Not included
Tracing & accessing the source of water or oil leaks	See Cover 17 of the Buildings Cover (Section 1)	Up to the Buildings Sum Insured

Notices

Legal Expenses	Not insured by Primo Insurance within this policy. If this cover was purchased as an extra through Policy Expert then you will have a separate policy for this
Home Emergency	Not insured by Primo Insurance within this policy. If this cover was purchased as an extra through Policy Expert then you will have a separate policy for this
Claims & Underwriting Exchange Register	<p>Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), and other databases. The aim is to help us check information provided and also to prevent fraudulent claims. When you tell us about an incident (such as 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</p> <p>It is a condition of purchasing and renewing your policy that you agree to the information on your application form and any incidents you tell us about being passed to IDS Ltd.</p> <p>It is also a condition of renewing your policy that you agree that IDS Ltd may pass us information that it has received from other insurers about other incidents involving anyone insured under the policy. You can ask us for more information about this.</p>
Data Protection Act	<p>For Data Protection Act purposes, we will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers.</p> <p>By renewing this policy you consent to our processing personal data including sensitive data about you and other persons who may be insured under the contract.</p> <p>You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.</p>

Notices

Declaration

Remember you are responsible for the accuracy of the answers on all of your policy documentation, not the agent or the company. Please ensure that you have taken reasonable care to answer all questions fully and correctly. Failure to do so may result in your policy being cancelled, or your claim being rejected or not fully paid.

I/We agree that the answers given on all of the policy documentation have been carefully checked and that if any answer has been given by any other person such person shall for the purpose be regarded as my/our agent and not the agent of the company.

I/We declare that to the best of my/our knowledge and belief the answers on all of the policy documentation are true and correct and any material fact as explained above has been disclosed.

I/We consent to the seeking of information from other insurers and third parties to check the answers I/we have provided, and I/we authorise the giving of such information for such purposes.

I/We declare that the maximum claim limit(s) represent the full rebuilding cost of the Buildings and the full replacement value of the Contents to be insured.

I/We agree that this insurance declaration shall be the basis of the contract between me/us and the company and I/ we agree to be bound by the terms, conditions and exceptions of the company's policy.

Interested Parties

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