

Property – buildings insurance (culture, leisure and events)

Policy summary

Policy wording ref: WD-CLE-UK-PYB(1) 20691 05/20

Key benefits: what risks are you protected against?

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

We will pay the cost of rebuilding or repair following:

- storm, flood or escape of water;
- fire;
- accidental damage;
- subsidence, landslip or heave.

We will also pay for:

- the cost of clearing building debris from the site as a result of insured damage;
- the cost of removing any items which are illegally dumped at the insured premises without your permission.

If you take out a standard JCT minor or intermediate building contract in joint names with a building contractor, we will also pay for damage to contract works at the insured premises and damage to site materials at the insured premises or a temporary storage site within the UK. However, we will not pay for any damage to contract works or site materials caused by the contractor.

Significant or unusual exclusions and limitations:

You must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever the premises is left unattended. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

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.

If you use any deep fat frying apparatus at the insured premises, you must ensure that all extraction hoods, canopies, filters and grease traps are cleaned at least once every seven days and all extraction hoods, ducts, extractors and plenums are professionally cleaned at least once every six months. You must also ensure that a Class F wet chemical fire extinguisher is situated in the vicinity of any deep fat frying equipment and that all deep fat frying equipment is:

- fitted with a thermostat to prevent the temperature of oil and fat rising above 210°C and a non-resetting high temperature limit control which shuts off the heat source if the temperature of oil or fat exceeds 230°C;
- fitted with an automatic cut-out arranged to cut off the power in the event of failure of the thermostat;
- free from contact with combustible material and operated in accordance with the manufacturers' instructions;
- connected to the power or gas supply by qualified contractors.

If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

We will not pay for losses caused by:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- any computer virus;
- settlement or bedding down of new structures;
- subsidence, landslip or heave unless the walls of the main building are physically damaged at the same time and by the same cause;
- storm or flood to gates or fences;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- building work where the estimated cost of such work is more than £250,000, unless you tell us at least 30 days before the work starts and comply with any additional requirements we impose.

Please read the policy for details of terms in full.