This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and isrenewable annually.

**This Summary does not form part of your insurance contract.**

|  |  |
| --- | --- |
| **Policy Number:** | 2022CP000203 |
| **Policy Holder:** | Teign Housing and Templer HomeBuild |
| **Inception Date:** | 1st May 2022 |
| **Expiry Date:** | 30th April 2023 |
| **Insured Premises:** | Any residential or commercial buildings owned by the policy holder or where they are legally responsible for the insurance in their role as freeholder to buildings sold on a leasehold basis and where wehave accepted the risk.  The terms of the policy apply separately to each property as though each had been insured by a separate policy |
| **Specific Insured Premises:** | (if Field not needed delete) |
| **Sum Insured:** | £33,120,262 |
| **Excess:** | £100 increasing to £1,000 for Subsidence |
| **Property Owners Liability:** | £10,000,000 |
| **Terrorism** | Excluded |

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.

CLAIMS NOTIFICATION:

To report any loss or damage incurred as soon as reasonable possible by contacting our claims administrators Questgates on 01204 860 427 or fax 0845 070 9501 or e-mail [tpasolutions@questgates.co.uk](mailto:tpasolutions@questgates.co.uk)