



**SUMMARY OF COVER – General Housing Properties owned by or for which the Insured are responsible as per details lodged with Travelers and forming part of the Insurance policy**

**Policy Number:** UC POP 5567593

**Insurer:** Travelers Insurance Company Limited

**Policyholder:** Stroud District Council

**Period of Insurance:** 1 October 2018 to 30 September 2019

**The information below is a summary of the cover and applicable extensions and exclusions under the insurance policy provided by Travelers in respect of the General Housing Properties of the Policyholder. The full terms, conditions and exclusions are shown in the Policy Document, a copy of which can be provided upon request.**

**Perils Covered:**

Fire, Lightning, Explosion, Earthquake, Aircraft, Riot and Civil Commotion, Theft, Escape of Water, Sprinkler Leakage, Breakage of Aerials, Escape of Oil, Impact, Storm, Flood, Subsidence, Damage to fixed glass and sanitaryware, Any other accidental cause excl Damage by the above Perils

**Extensions and additional benefits**

1. Professional Fees
2. Debris Removal
3. Other Interested Parties
4. Drains and Gutters

**Significant exclusions or limitations**

**1. Excess**

The following excess shall apply

£1,000 each and every loss in respect of damage caused by subsidence

£5,000 each and every loss in respect of all other insured perils

**2. Unoccupancy**

A condition is applicable in respect of damage to any property which is unoccupied for a period of more than 30 consecutive days

**3. Storm or Flood**

Damage caused by frost, subsidence, ground heave or landslip

Damage to movable property in the open, fences and gates

Damage attributable to changes in the water table level

**General Policy Exclusions**

Loss or damage caused by:

Radiation

War Risks

Terrorism

**For a full list of exclusions and restrictions in cover please refer to the policy**