



# Real Estate Property Owners Secure

## Summary of Cover

### Key covers, features and exceptions

Your policy includes the following key covers, features, benefits and significant conditions, clauses and exclusions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

**The policy wording applicable is:** Real Estate Property Owners Secure v3 01 08 2021

### Duration of the policy

This policy lasts for a period of 12 months and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

### The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the "Underwriters"), in accordance with the authority granted under:

Binding Authority Agreement Number/ UMR	Section	Underwriter	Proportion
VI028/29241W/5348105X	1, 2, 3, 6 & 7	Ageas Insurance Limited. Registered Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. <a href="http://www.ageas.co.uk">www.ageas.co.uk</a> Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039	100%
VI016/VICTHSB01012021	4	HSB Engineering Insurance Services Limited, registered in England and Wales: 03010292 and registered as a branch in Ireland: 906105. HSB Engineering Insurance Services Limited is an Appointed Representative of HSB Engineering Insurance Limited. Registered address: Chancery Place, 50 Brown Street, Manchester M2 2JT	100%

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)  
Page 1 of 15



Binding Authority Agreement Number/ UMR	Section	Underwriter	Proportion
TS5/6835668	5a & 5b	DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, Company Number 103274 DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.	100%

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## Section 1 – Buildings & Contents

Cover is written on an “a specified perils including Accidental Damage” basis in respect of Buildings and Landlord’s Contents.

Cover is available on:

- Day One; or
- reinstatement; or
- indemnity.

Subsidence, Ground Heave or Landslip is available as an additional peril for most locations.

### Key Features and benefits

- contract works – up to £250,000 maximum contract price (excluding VAT), £500 excess applicable to each claim
- fly tipping – up to £25,000 any one loss and £100,000 in total in any one period of insurance, £500 excess applicable to each claim
- further investigation expenses
- Damage by emergency services – up to £25,000
- loss of or duplication of keys – up to £15,000
- malicious damage and theft or attempted theft by residential tenants, £500 excess applicable to each malicious damage claim and £2,500 excess applicable for each theft or attempted theft claim

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 2 of 15



- Cannabis farms and factories – up to £25,000 any one loss and £100,000 in total in any one period of insurance
- metered water, electricity & gas charges – up to £25,000 any one loss
- removal of debris (Buildings) – up to £500,000
- removal of tenants' debris – up to £25,000
- removal of insect nests – up to £1,500
- trace and access – up to £50,000
- unauthorised use of electricity, gas, water or oil
- loss of Rent Receivable and alternative accommodation (residential property).

#### **Significant conditions or clauses**

- automatic reinstatement of sum insured
- Buildings awaiting demolition, refurbishment, redevelopment or renovation
- conditions apply to the provision of cover for cannabis farms and factories
- in respect of perils storm or flood only Damage occurring continuously or intermittently during any period of seventy two (72) hours shall be deemed to constitute one loss under the policy for the purpose of the payment of any excess(es).

#### **Significant exclusions**

- property more specifically insured
- deterioration and other gradually operating causes
- Bursting of a boiler due to steam pressure other than in respect of engineering Damage
- Change in the water table level
- Damage caused by frost
- Damage caused by vermin or insects
- Damage caused by storm or flood to fences and gates, trees, plants, shrubs and turf
- settlement or movement of made up ground, coastal or river erosion
- Damage to property resulting from any production or repair process
- Pollution or contamination
- disappearance or unexplained loss
- Damage to a building arising from its own collapse or cracking
- faulty or defective workmanship
- inherent vice, latent defects, gradual deterioration, wear and tear
- mechanical or electrical fault or breakdown.

## **Section 2 - Loss of rental income**

Loss of Rent Receivable including:

- cost of re-letting
- additional expenditure to avoid loss of rent receivable
- business rates payable by the insured as a result of Damage
- accountants fees



### **Key features and benefits**

- capital additions rent receivable up to 20% of the rent receivable to a maximum of £2,000,000 whichever is the lesser amount
- 
- disease, vermin, defective sanitary arrangements, murder and suicide
- inadvertent failure to insure up to 20% of the rent receivable to a maximum of £2,000,000 whichever is the lesser amount
- loss of attraction – up to £500,000
- loss of investment income on late payment of rent
- prevention of access
- public utilities – water, gas or electricity up to 20% of the rent receivable to a maximum of £1,000,000 whichever is the lesser amount
- public utilities – telecommunications up to 20% of the rent receivable to a maximum of £1,000,000 whichever is the lesser amount.

### **Significant conditions or clauses**

- There must be insurance in force covering the interest of the Insured in the Buildings where the Damage has occurred and payment has been made or liability admitted under such insurance or payment would have been made or liability would have been admitted under such insurance but for the operation of an excess
- underinsurance provision rent
- rent free period

### **Significant exclusions**

- as shown under section 1 - Buildings and contents.

## **Section 3 - Property owners liability**

Covers legal liability to third parties for accidental Bodily Injury or accidental Damage, Limit of Indemnity as shown in schedule. Cover includes the Insured's costs and expenses incurred in defending a claim covered under this section.

### **Key features and benefits**

- contingent motor
- court attendance costs:
  - any director or partner of the Insured £500
  - any Employee £250
- cross liabilities
- Defective Premises Act 1972
- environmental statutory liability clean up costs up to £250,000

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 4 of 15



- leased or rented premises
- temporary work overseas
- costs and expenses in respect of criminal proceedings brought against the Insured under any of the following legislation:
  - a) Health and Safety at Work etc. Act 1974 including the Control of Substances Hazardous to Health Regulations 2002 concerning the risk from exposure to legionella;
  - b) Management of Health and Safety at Work Regulations 1999;
  - c) Corporate Manslaughter and Corporate Homicide Act 2007;
  - d) Health and Safety Inquiries (Procedure) Regulations 1975;
  - e) Part II of the Consumer Protection Act 1987 and Part II of the Food Safety Act 1990 as amended
- or similar legislation in force in the territorial limits
- prosecution costs awarded against the Insured
- costs and expenses for legal representation at any inquiry relating to the legislation above
- cover for your legal liability to pay compensation including costs and expenses for breach of the GDPR or Section 13 of the Data Protection Act 1998. £250,000 in total in any one period of insurance on a claims made basis.

#### **Significant conditions or clauses**

- contractual liability.

#### **Significant exclusions**

- faulty or defective workmanship
- Damage to anything sold, supplied, installed or erected by or on behalf of the Insured
- Damage to material property sustained whilst being worked upon
- legal liability for Bodily Injury caused to any Employee
- work on any offshore rig or platform
- manual work or the supervision of manual work overseas
- costs and expenses incurred as a result of any criminal proceedings, appeals or inquiries which arise independently of any legal liability you may have to pay damages
- intervention fees payable under the Health and Safety (Fees) Regulations 2012 or equivalent legislation in Scotland, Northern Ireland, the Channel Islands or the Isle of Man
- costs and expenses in connection with remedial orders or publicity orders
- fines and penalties.

## **Section 4 - Engineering machinery breakdown**

The insurance by sections 1 and 2 (if operative) of the Policy is extended to include cover for direct physical loss or Damage caused to Covered Equipment resulting from an Accident subject to a maximum liability of GBP five million (£5,000,000) for any one Accident.

#### **Features and benefits**

- hazardous substances - up to £10,000

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 5 of 15



- reinstatement of data - up to £50,000
- increased costs of working - up to £50,000
- rent receivable - up to £100,000
- expediting expenses – up to £20,000
- hire of substitute item - up to £10,000
- hired plant - up to £20,000
- repair investigation costs – up to £25,000

#### **Significant conditions or clauses**

- back up record.

#### **Significant exclusions**

- a hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel; or an insulation breakdown test of any type of electrical equipment
- any defect, virus, loss of data or other situation within media
- depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions
- damage recoverable under a maintenance agreement or any warranty or guarantee
- delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media.
- Biomass or Biogas Installation
- Hydroelectric Installation

### **Section 5a – Commercial legal protection**

- £2,000 for Aspect Enquiries
- £100,000 for all other insured incidents

including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards. DAS will also pay the costs of appealing or defending an appeal.

#### **Features and benefits**

- employment disputes & compensation awards
- legal defence
- statutory licence appeal
- contract disputes
- property protection
- personal injury
- debt recovery
- tax protection
- lease disputes
- tenancy disputes.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 6 of 15



### **Significant exclusions**

- Any claim reported more than 180 days after the date the Insured Person should have known about the insured incident.
- Legal action an Insured Person takes which We or the Appointed Representative have not agreed to, or where the Insured Person does anything that hinders Us or the Appointed Representative.
- Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.

### **Section 5b – Residential property let legal protection**

- £50,000 per insured incident

including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards. DAS will also pay the costs of appealing or defending an appeal.

### **Features and benefits**

- repossession
- property damage
- eviction of squatters
- rent recovery

### **Significant conditions or clauses**

The following applies to repossession:

- You must give the tenant the correct notices telling him or her that You want possession of Your Property.
- All posted pre-agent notices and pre-proceeding notices must be sent by recorded-delivery post.

The following applies to Rent Recovery:

- If You accept payment (or part payment) of rent arrears from the tenant of Your Property, You must be able to provide proof that You have warned the tenant that it does not prevent You taking further action against them under this policy.
- Where the tenant is a limited company, You must first seek advice from the Appointed Representative before accepting payment of rent arrears.

### **Significant exclusions**

- Any claim to repossess Your property because Your tenant has behaved anti-socially.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)  
Page 7 of 15



- Any Costs and Expenses, Hotel Expenses or Storage Costs that are incurred before We agree to pay them.
- Any disagreement with Your tenant when the Date of Occurrence is within the first 90 days of the First Period of Insurance and the tenancy agreement started before the start of this policy.
- Any claim relating to registering rents, reviewing rents, rent control, buying the freehold of Your Property or any matter that relates to rent tribunals, rates tribunals, land tribunals, rent assessment committees and rent officers.
- Any claim relating to someone legally taking Your Property from You, whether You are offered money or not, or restrictions or controls placed on Your Property by any government or public or local authority unless the claim is for accidental physical damage caused by any of the above.
- Legal action an Insured Person takes which We or the Appointed Representative have not agreed to, or where the Insured Person does anything that hinders Us or the Appointed Representative.
- Any claim where You are not represented by a law firm, barrister or tax expert.

## Section 6 – Employers' Liability

Limit of Indemnity £10,000,000 but limited to £5,000,000 in respect of asbestos and terrorism claims.

The Company will indemnify the Insured against:

1. all sums which the Insured becomes legally liable to pay as damages (including interest thereon) including claimants' costs and expenses if the Insured is ordered to pay them or paid with the Company's written consent in respect of an Occurrence;
2. all costs and expenses incurred by the Insured with the Company's written consent in defending any claim under this section.

### Key features and benefits

- Indemnity to principals
- Indemnity to others
- Cross liabilities
- Court attendance costs:
  - any director or partner of the Insured £500
  - any Employee £250
- Unsatisfied court judgements
- Temporary work overseas.

### Significant conditions or clauses

#### Asbestos

The Insured must not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell or use asbestos or materials or products containing asbestos.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 8 of 15





### **Significant exclusions**

- bodily injury to any Employee while offshore
- bodily injury to an Employee where it is necessary to arrange compulsory motor insurance or security under any Road Traffic Legislation
- legal liability for any award of punitive, aggravated or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages or in any other form
- manual work or the supervision of manual work overseas
- intervention fees payable under the Health and Safety (Fees) Regulations 2012 or equivalent legislation in Scotland, Northern Ireland, the Channel Islands or the Isle of Man
- costs and expenses in connection with remedial orders.

## **Section 7 – Terrorism**

1. Damage to Property insured at the Premises, situated in England and Wales and Scotland but not the territorial sea adjacent to it as defined by the Territorial Sea Act 1987; and
2. where applicable under this Policy, Consequential Loss arising from business interruption,

occasioned by or happening through or in consequence of an Act of Terrorism which is Certified and which occurs during the Period of Insurance.

### **Significant exclusions**

- War and Allied Risks;
- Damage or destruction of Computer systems or alteration, modification, distortion, erasure or corruption of Data occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack. However this exclusion will not apply to Damage to Property, the proximate cause of which is an Act of Terrorism, where the Damage results from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle or of any goods or cargo carried in or on a vessel or vehicle, destruction of, damage to or movement of buildings or structures, plant or machinery other than any Computer System.



## Policy Exclusions

- Computer virus and Hacking
- Date recognition
- Sanctions
- Radioactive contamination
- Mould
- Fines
- War and allied risks
- Damage to property in Northern Ireland caused by riot or civil commotion (Damage to property caused by labour disturbances or acts of malicious persons is also excluded unless resulting from fire or explosion)
- Sonic bangs
- Terrorism (unless otherwise shown)
- Pollution or contamination (unless otherwise shown).

## How to Make a Complaint

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Your insurance adviser. In the event that You remain dissatisfied and wish to make a complaint, You can do so by writing to:

Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU.

Email: [insurance.complaints@victorinsurance.co.uk](mailto:insurance.complaints@victorinsurance.co.uk)

If appropriate Your complaint may ultimately be handled by Us or a third party acting on Our behalf. If this is the case We will notify You upon receipt of Your complaint. Making a complaint does not affect Your right to take legal action.

If You are not happy with the outcome of Your complaint, You may have the right to ask the Financial Ombudsman Service (FOS) to review Your case. You will need to contact them within six months of the date of Our final decision letter.

You can also ask the Ombudsman to review Your case if We have not provided You with a final decision within eight weeks of receiving Your complaint.

The Ombudsman can help with most complaints if You are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million\*;
- A charity which has an annual income of less than £6.5 million\*;

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Page 10 of 15



- A trustee of a trust which has a net asset value of less than £5 million\*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million\*;
- A guarantor

\* at the time you refer your complaint

If You are unsure whether the ombudsman will consider Your complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively:

- 1) If **You** have a complaint regarding **Your** claim, please telephone the claims handler on the number shown in **Your** claims documentation.
- 2) Should **You** wish to make a complaint under Section 4 please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
- 3) Should **You** wish to make a complaint under Section 5, the below (DAS Legal Expenses Insurance Company Limited) process should be followed
- 4) Should **You** wish to make a complaint under Sections 1, 2, 3, 6 or 7 the below (Ageas Insurance Limited) process should be followed:

DAS Legal Expenses Insurance Company Limited (Section 5):

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the following details:

Data Protection Officer  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Or via E-mail: [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk)

If **You** remain dissatisfied the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:-

Information Commissioner's Office  
Wycliffe House

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)  
Page 11 of 15



Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

[www.ico.org.uk](http://www.ico.org.uk)

We always aim to give **You** a high quality service. If **You** think we have let **You** down, **You** can contact us by:

- phoning 0344 893 9013
- emailing [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)
- writing to the Customer Relations Department: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
- completing out online complaint form at [www.das.co.uk/about-das/complaints](http://www.das.co.uk/about-das/complaints)

Further details of our internal complaint-handling procedures are available on request. If **You** are not happy with the complaint outcome or if we've been unable to respond to **Your** complaint within 8 weeks, **You** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints.

(Details available from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk))

**You** can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- writing to The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Further information is available on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this service does not affect your right to take legal action.

Ageas Insurance Limited (Sections 1, 2, 3, 6 or 7):

You can write to Ageas Insurance Limited at the address shown below or email them through their website at [www.ageas.co.uk/make-a-complaint](http://www.ageas.co.uk/make-a-complaint) (please include Your policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

In the unlikely event that You have not received a response within eight weeks, or You are not happy with the final response, You may be entitled to refer Your complaint to the Financial Ombudsman Service but You must do so within six months of the date of the final decision.

The Ombudsman is an impartial complaints service which is free for customers to use and taking Your complaint to the Ombudsman does not affect Your right to take Your dispute to the courts. You can find out more about how to complain to the Ombudsman online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).



Alternatively, You can contact them at Financial Ombudsman Service, Exchange Tower, London E14 9SR.

By phone: 0800 023 4567 or 0300 123 9123

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if You do not refer Your complaint within the six months, the Ombudsman won't have our permission to consider Your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

### Financial services compensation scheme (FSCS)

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations to You under this contract of insurance. Further information about the Scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

### Making a claim

For any section of cover other than Section 4 – Engineering machinery breakdown and Section 5 – Legal Expenses please contact Ageas Insurance commercial claims department on 0345 122 3283. The line is open 24 hours a day 365 days a year. The claims handler will take full details of the claim and guide You through the next steps.

Alternatively **You** can write to Commercial Claims Department Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth Gloucestershire GL3 4FA or e-mail via [commercialclaimsgloucester@ageas.co.uk](mailto:commercialclaimsgloucester@ageas.co.uk).

If your claim is relating to section 4 – Engineering machinery breakdown please contact HSB Engineering Insurance Limited:

Claims Department  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street  
Manchester  
M2 2JT

Telephone: 0330 100 3432  
Email: [new.loss@hsbeil.com](mailto:new.loss@hsbeil.com)

If **Your** claim is relating to section 5 - Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:

- Telephone: 0344 893 9012 available 24 hours a day, 7 days a week
- Alternatively **You** can visit [www.das.co.uk/legal-protection/how-to-claim](http://www.das.co.uk/legal-protection/how-to-claim)

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)  
Page 13 of 15



Notify DAS of any claim or any incident which may lead to a claim as soon as possible. The sooner DAS are involved, the more opportunity DAS have to resolve the claim to **Your** satisfaction.

Important note:

Please do not ask for help from a lawyer, accountant or anyone else before DAS have agreed that **You** should do so. If **You** do, DAS will not pay the costs involved even if DAS accept the claim.



## Cancellation

During the first period of insurance, You have the right to cancel the policy within 14 days of receipt of the policy wording and Schedule, or the inception date of the Policy whichever is the later, by writing to contacting Your insurance adviser to confirm cancellation. Cancellation will take effect from the date that Your cancellation instructions are received. Provided no claim has been made and there has been no incident known to You prior to cancellation which may give rise to a claim, You will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before We can deal with the claim. We will only deal with claims occurring during the period commencing on or after inception up to the cancellation of the policy. You may cancel the policy at any other time by contacting Your insurance adviser to confirm cancellation.

Please refer to page 14 of the policy wording for full details of the cancellation procedure.

## Privacy Notice

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link:  
<https://www.marsh.com/uk/privacy-notice.html>

A copy of the Ageas Insurance Limited up to date Privacy Notice can be viewed using the following link: <https://www.ageas.co.uk/privacy-policy>, or contact the Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or email [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk)

A copy of the DAS Legal Expenses Insurance Company Limited up to date Privacy Notice can be viewed using the following link:  
<https://www.das.co.uk/legal/privacy-statement>

For all other sections, **You** should visit the relevant Underwriters' website to read their Privacy Policy to understand how they will use **Your** information. Their details can be found in The Underwriters section of the policy wording.

## Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

## Sanctions

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.