SUMMARY OF COVER

Valleys to Coast Housing Limited &/or Subsidiary Companies

PROTECTOR insurance



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Summary of Cover

This document provides you with a summary of the Property and Property Owners Liability Sections of the policy arranged for and issued to Valleys to Coast Housing Limited &/or Subsidiary Companies in respect of cover provided to Leaseholders by the Protector Insurance Housing Policy. It is intended for information only as evidence of insurance cover and does not form part of the policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from your Housing Provider.

Insurer	Protector Insurance
Policy number	2638252-6
Policyholder	Valleys to Coast Housing Limited &/or Subsidiary Companies
Period of insurance	12th October 2026 to 11th October 2027
Property insured	Any property owned, leased or managed by Valleys to Coast Housing Limited &/or Subsidiary Companies
Buildings Sum Insured	£172,477,246
Terrorism	Not Insured
Policy Excess	£50 and £1,000 for subsidence
Property Owners Liability Limit:	£10,000,000
Property Owners Liability Excess	£nil all claims

This summary does not form part of your insurance contract.

The interest of the freeholder, head lessee (if they are not the Insured), the owner or lessee of each property, shared owners, leaseholders, mortgagees or other interested parties in each individual building covered by this insurance is noted the extent of such interest to be disclosed in the event of loss.

The leaseholder/shared owners/factored owners will be responsible for paying any excess applicable to a claim.

PROTECTOR INSURANCE is the UK permanent establishment of an overseas Public Limited Company, company No. FC033034. We are a Prudential Regulation Authority and Financial Conduct Authority authorised third country branch of an EEA firm, FCA financial services register number: 602381. Registered Office: 7th floor, 3 Hardman Street, Manchester, M3 3HF.

For more information about how Protector Insurance is processing personal data please refer to our Privacy Policy: www.protectorinsurance.co.uk/privacy-policy/
Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Buildings Section

The structure of the house, bungalow, flat, apartment, block of flats or commercial property owned by you, or for which you are legally responsible which has been declared to us and which we have accepted under this insurance including

- Interior decorations, fixtures and fittings
- Contents of common areas
- Car parks and landscaping

The Policy provides cover in respect of accidental Loss or Damage caused to the Buildings unless excluded elsewhere in the wording.

For example, damage caused by the following causes will be covered:

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

SOME POLICY EXCLUSIONS TO THE BUILDINGS SECTION INCLUDE:

- Damage or loss from theft without any force/violence.
- Inherent vice, defects, gradual deterioration, corrosion
- Leaseholders' contents in the properties
- Damage from escape of water, malicious persons, freezing or theft in a property left unoccupied for more than 90 days.

SOME POLICY EXTENSIONS TO THE BUILDINGS SECTION INCLUDE:

- Damage to the property caused by the forced entry of the Emergency Services for the purpose of safeguarding human life or costs charged by a public authority for fighting fires.
- Loss of keys where they are lost or stolen from the premises.
- Loss of Rent or cost of alternative accommodation.
- Costs to locate the source of any damage caused to the building by leaks from fixed water pipes or the heating system. You must have the insurers written permission.

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Property Owners Liability Section

What is covered?

Your legal responsibility to pay damages and/or costs to others awarded by any court of law within the geographical limits occurring at the buildings which are the result of accidental bodily injury to anyone or accidental damage to material property caused during the period of insurance.

- Arising out of a defect in the buildings;
- Incurred by virtue of either Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975 in connection with any building formerly owned or leased by or the responsibility of you provided that at the time of the incident giving rise to the liability The Insured had disposed of all legal title to an interest in the building.

What is Not Covered

- Injury to the Insured or any of the Insured's employees arising out of and in the course of the Insured's business.
- Any liability arising from owning vacant land awaiting development or sale.
- Your liability as an occupier or resident.

SOME CONDITIONS APPLICABLE TO ALL SECTIONS OF YOUR POLICY:

- You must take all reasonable steps to minimise loss or damage to all insured property including keeping the buildings in a good condition and state of repair.

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How to Report a Claim

Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing.

The Police must be notified as soon as possible in the event of theft or malicious damage.

Claims Route:

1. Phone: during office hours 9am-5pm Monday to Friday telephoned through to your dedicated claim line: 0161 274 9077.
2. Email via claims@protectorinsurance.co.uk
3. Online through our website https://www.protectorinsurance.co.uk

For calls made out of office hours, your call will be redirect to the emergency provider, Sedgwick's.

Complaints:

We aim to provide the highest standard of service. If the service we provide does not meet your expectations please contact us and provide the policy/claim number and Insured name to help us deal with your comments.

You can refer your complaint to us via phone on 0161 274 9077 or email: CSM@protectorinsurance.co.uk, or alternatively, you can contact us at the following address: Protector Insurance, 7TH Floor, 3 Hardman Street, Manchester, M3 3HF.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and provide you with our decision as quickly as possible.

If you are unhappy with our response and you are an eligible complainant you may be entitled to refer it to the Financial Ombudsman Service.

For more information about the ombudsman, eligibility and the types of complaints they deal with, please refer to the Financial Ombudsman Service at: https://www.financial-ombudsman.org.uk/

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at www.fscs.org.uk

Cancellation Rights:

This policy does not entitle you to a cooling-off period.

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