

**PETER
COX**

Property
Insurance



Policy Document



Welcome to Peter Cox Property Insurance

Our insurance is initially offered following a survey by a Peter Cox surveyor. We insure homes and businesses, and cover properties such as flats, terraced houses, mansions, shops, offices and factories.

Through payment of an annual premium, we provide insurance protection against the risks of attack to timbers by woodboring insects and wood-rotting fungi as well as risks of rising damp and wall tie corrosion.

Introduction

We will provide you with cover against the specific risks set out in the Schedule of Insurance, subject to the Terms & Conditions stated within this Policy Document.

Your contract of insurance is made up of three parts:

- This Policy Document;
- Your Schedule of Insurance including any endorsements; and
- The Survey report(s) referred to in the Schedule of Insurance.

It is important that you read the three documents together and that you understand your contract of insurance.

If there are any terms or conditions that you do not understand, please call us on 01342 332667 or you can email us on petercox-insurance@rentokil.com.

Throughout this Policy Document certain words and phrases appear in bold type to indicate that they have a special meaning.

A definition of these terms can be found in Policy Definitions section of Important Information.

What the Policy Includes

If there is an incident that includes one or more of the risks you are insured for, the cover will include:

- all inspection and call out charges; and
- an unlimited number of claims up to a maximum value of £50,000 for all claims in any policy year.

You don't have to pay any excess on this policy.

What is the purpose of the Policy Document?

This Policy Document explains what is and what is not covered, how we settle claims and other important information.

What is the purpose of the Schedule of Insurance?

The Schedule of Insurance shows the cover you have chosen, any endorsements and the premium. Please keep your Schedule of Insurance with this Policy Document and the relevant Survey Report(s).

What is the purpose of your Survey Report(s)?

The Survey Report sets out: Peter Cox's findings, recommendations, and identifies any requirements, restrictions and/or limitations to the areas covered by the policy.

A Woodboring Insects (Woodworm)

What IS covered?

We cover treatment to control certain woodboring insects infesting your property.

- The woodboring insects covered by the policy are:
 - common furniture beetle; and
 - deathwatch beetle; and
 - house longhorn beetle.

We will:

- carry out inspections when necessary, to find out the treatment required to control the **infestation** you report; and
- treat the affected timbers to control the **infestation**;
- replace or reinforce affected timbers, where necessary, to ensure they are strong and stable; and
- repair any wall and ceiling plaster that is disturbed while we treat or replace the timbers.

What is NOT covered?

We will not cover:

- any other insects;
- treatment of old and inactive attacks of woodboring insects;
- replacement of any infested timbers when the primary cause of the breakdown of timber is **wood-rotting fungi**, unless the timbers are covered against **wood-rotting fungi**;
- wooden or part wooden furniture and/or contents;
- wooden or part wooden **fixtures and fittings**;
- fences, gates and **outbuildings** unless these items are specifically covered in the Schedule of Insurance;
- **decoration**;
- removal or replacement of **fixtures, fittings, furniture and furnishings**.
- third party fees, including e.g. advisers fees, listed building consent.
- removal or replacement of any pitched or flat roof covering or element such as but not limited to slates, tiles, membranes, flashing, soffits, verges and rainwater dispersal goods.

B Wood-rotting Fungi (Wet & Dry Rot)

What IS covered?

We cover treatment to control an attack of **wood-rotting fungi**.

We will:

- carry out inspections when necessary, to find out the treatment required to control the **wood-rotting fungi** attack you report; and
- replace or reinforce affected timbers, where necessary, to ensure they are strong and stable; and
- repair any wall and ceiling plaster that is disturbed while we treat or replace the timbers.

What is NOT covered?

We will not cover:

- any part of an external timber;
- internal timbers where **wood-rotting fungi** has spread from external timbers to internal timbers, for example window frames;
- wooden or part wooden furniture and/or contents;
- wooden or part wooden **fixtures and fittings**;
- fences, gates and **outbuildings** unless these are specifically covered in the Schedule of Insurance;
- **decoration**;
- removal or replacement of **fixtures, fittings, furniture and furnishings**.
- third party fees, including e.g. advisers fees, listed building consent.
- removal or replacement of any pitched or flat roof covering or element such as but not limited to slates, tiles, membranes, flashing, soffits, verges and rainwater dispersal goods.

Specific Requirements You must tell us if nobody will be living in the property for more than 30 days. We will confirm in writing whether we are still prepared to insure the property for **wood-rotting fungi**. If you do not get written confirmation from us, we may refuse a claim. For further information or to report changes in circumstances please call us on 01342 332667.

C Rising Damp

What IS covered?

Dampness problems inside the property occurring solely as a result of **rising damp**.

We will:

- carry out inspections when necessary, to find out the **rising damp** treatment required;
- install a chemical damp proof course in accordance with BS6576, where practicable; and
- replaster the affected walls to a minimum height of one metre, where necessary.

What is NOT covered?

We will not cover:

- dampness that is not a result of **rising damp**;
- any other cause of dampness;
- external dampness;
- **rising damp** in walls that are not made of masonry;
- **outbuildings** unless these are specifically covered in the Schedule of Insurance;
- **decoration**;
- removal or replacement of **fixtures, fittings**, furniture and furnishings;
- replacement of any rotten timbers unless the timbers are covered against **wood-rotting fungi**;
- third party fees, including e.g. advisers fees, listed building consent.

D Wall Tie Corrosion

What IS covered?

We cover replacement of wall ties affected by **corrosion**.

We will:

- carry out inspections when necessary, to find out the extent of the **corrosion**.
- install new wall ties in masonry cavity walls where necessary, in accordance with Building Research Establishment Digest 329; and
- repair a wall, or any part of a wall, where we removed bricks or blocks so that we could replace a wall tie.

What is NOT covered?

We will not cover:

- **outbuildings** unless these are specifically covered in the Schedule of Insurance;
- **decoration**;
- removal or replacement of **fixtures, fittings**, furniture and furnishings;
- rebuilding walls that have collapsed;
- re-rendering walls;
- repairs to internal wall surfaces;
- repairs to existing cavity-wall insulation systems;
- additional ties which were left out from the original construction of the building or which have been removed for any reason;
- third party fees, including e.g. advisers fees, listed building consent.
- removal or replacement of any pitched or flat roof covering or element such as but not limited to slates, tiles, membranes, flashing, soffits, verges and rainwater dispersal goods.

Specific Requirements During the period of insurance you must not fill the wall cavities with insulation without our written permission. If you do not get our written permission we may refuse a claim. For further information or to report changes in circumstances please call us on 01342 332667.

General Policy Conditions

1 If you do not follow the conditions below, your claim may not be valid.

2 As soon as you become aware of a potential claim you must tell us immediately. We will inspect your property and make arrangements for any work that is needed and is our responsibility under this policy. You must not, without our written permission, carry out or pay for any inspections, treatment or replacement. We will not make any payments to other organisations for work unless we have previously agreed in writing that we will do so. Each claim will be classed as an individual claim and identified as such in the claim report. Each claim will be closed when resolved. Written notification that a claim has been closed will be sent to you. Any subsequent claims will be classed as new claims even if they occur in areas the subject of a prior claim.

3 You must keep the property in good condition. The following list does not include everything you must do, but explains what you must pay particular attention to:

You must:

- regularly clear and repair rainwater equipment, including guttering, hopper-heads, waste water and overflow pipes, rainwater and soil downpipes, and gullies;
- repair flat roofs, parapet and valley gutters;
- replace cracked, broken or slipped roof coverings, including roof leadwork, parapet copings and roof-to-wall joints and roof-to-chimney joints;
- replace all external timbers that are defective;
- replace defective pointing material between all types of external masonry;

- replace any cracked, hollow or faulty rendering;
- make sure that airbricks have no obstructions to ensure free ventilation under timber floors;
- make sure paths, pavements and soil are at least 150 mm (6") below the level of any damp proof courses in the walls;
- make sure any existing damp proof course is not bridged.

4 You must tell us about any changes to your property which are not part of routine repair or maintenance as this could affect your policy.

You need to tell us about:

- an extension to your property;
- adding a conservatory;
- boarding a roof space;
- converting your attic;
- removing internal walls;
- adding a garage;
- changing what you use a room for, for example, turning a bedroom into bathroom;
- replacing internal doors; and
- replacing floors.

This list does not cover everything. If you are not sure whether or not work may affect your policy, please contact us.

If you tell us about any changes, we may need to assess your cover and premiums again. If you do not tell us about any changes, we may refuse a claim in the future. In some circumstances, your policy may not be valid and you may not be entitled to a refund of your premium.

- 5 If we have agreed to inspect your property or carry out any work, you must let us enter your property within a reasonable time period, so we can fulfil our responsibilities.
- 6 You must give us any information and help that we may ask for.

Other Important Conditions

- The commencement date of the insurance cover will be the date of the survey if no treatment is necessary, or the date the treatment is completed. The policy will only become valid when we receive the first yearly premium.
- You must carry out any building repairs identified in the Survey Report promptly. If you do not, we may refuse a claim.
- Your period of cover is set out in the Schedule of Insurance. You can only make claims during your period of cover. Even if the circumstances of a claim happened during the period of cover, you only have a valid claim if you report it before the period of cover ends.
- You may renew this policy each year (on the anniversary of the commencement date). However, we do not have to renew any policy you have with us. If we have not received the renewal premium by the renewal date we will assume that you want to cancel the policy and cover provided will stop immediately.

Important Information

1 Making a Claim

To make a claim phone 01342 332666 or email petercox-insuranceclaims@rentokil.com

2 Selling your Property

If you sell your property within the period of cover we will not refund your premium, but we will transfer the benefits of the policy to the new owner.

Please phone us on 01342 332667 to let us know the details.

3 Cancellation of the Policy

We hope you are happy with the cover that this policy provides. However, you have the right to cancel the policy within 14 days without giving us any reason. If that happens, we will refund your premium but we have the right to charge you for the cover we provided from the commencement date of the policy, until the date you cancel it. If you cancel the policy after this 14 day period, we will not refund your premium.

If you want to cancel the policy, you should write to: Peter Cox Property Insurance, Compass House, Manor Royal, Crawley, West Sussex, RH10 9PY. Or, you can phone us on 01342 332667.

We may cancel the policy at any time, by giving you seven days written notice, which we will send to the last known address you gave us. We will refund the payment for the period of insurance you did not use.

We may do this if the property is so poorly maintained that there is no reasonable chance of a future claim being successful.

4 How to make a Complaint

We hope you will be pleased with the service we provide. However, if you want to make a complaint about your policy, please contact us by writing to:

Peter Cox Property Insurance, Compass House, Manor Royal, Crawley, West Sussex, RH10 9PY. Or, you can phone us on 01342 332667.

If you cannot settle the complaint with us, then you may be able to refer it to the Financial Ombudsman Service. This does not affect your legal rights. For further information, please visit www.financial-ombudsman.org.uk.

5 Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

6 Regulatory Information

Peter Cox Property Insurance is a trading name of Rentokil Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by phoning the FCA on 0800 111 6768. Our Firm Reference Number is 202318.

We are based in the United Kingdom and our Head Office address is: Peter Cox Property Insurance, Compass House, Manor Royal, Crawley, West Sussex, RH10 9PY. Phone 01342 332667.

English Law applies to this contract, unless the insured

property is in another jurisdiction, such as Scotland. In this case local law will apply unless you and we both agree otherwise.

The policy terms and conditions are in English and we will communicate with you in English.

7 Policy Definitions

“Corrosion” means deeply pitted or expansion of metal so that an existing wall tie does not form a continuous link between the outer and inner leaves of an external cavity wall or where the **corrosion** of an existing wall tie is causing visible damage to either the outer leaf or the inner leaf of an external cavity wall.

“Decoration” means a decorative finish to any timbers or walls, including paint, varnish, staining and any wall covering.

“Fixtures and fittings” means anything fixed or free standing that can be removed and includes floor coverings such as carpets and laminate flooring, all plumbing, electrical goods, and fitted units/cupboards.

“Infestation” means an active and current attack by woodboring insects.

“Outbuildings” means garages which are not an integral part of a property, greenhouses, summerhouses, conservatories, sheds and any other building that does not form part of the structure of the main building of the insured property.

“Rising damp” means the capillary rise of water from the ground upwards into the walls of a building as determined using the method described in the Buildings Research Establishment Digest 245.

“Wood-rotting fungi” means any fungal decay of timber, including wet rot and dry rot.

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