

YOUR REF:

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23 MAY 2012

**PROPERTY:**  
**LEASEHOLDER:**

Dear Sirs,

We refer to your recent request for details of the buildings insurance policy currently in effect in respect of the above property. We attach a summary of cover document for this property.

We do not specify the name of a lender or mortgagee on the insurance policy, the interests of lessees and mortgages are admitted. If however, you would like us to note our records (not the insurance policy), please write to us with the relevant details.

Should you wish to increase the sum insured on the property, please write to us with your instructions. An increased premium will be payable based upon the new sum insured.

Yours faithfully

*Aflood*

**Mr. Alan Flood**  
Administration Officer  
Direct Line: 020 7926 9330  
E-Mail: [Aflood@lambeth.gov.uk](mailto:Aflood@lambeth.gov.uk)

London Borough of Lambeth  
**Improvement Risk and Insurance**  
Room 213, Lambeth Town Hall  
Brixton Hill  
London SW2 1RW

Telephone 020 7926 1000  
Facsimile 020 7926 9764  
[www.lambeth.gov.uk](http://www.lambeth.gov.uk)

This policy summary does not detail the full terms and conditions of the building insurance policy. Full details can be found in your policy document.

<b>Insurer</b>	Aspen Insurance UK Limited, 30 Fenchurch Street, London EC3M 3BD		
<b>Insured</b>	LONDON BOROUGH OF LAMBETH		
Lessee			
Address of the insured property			
<b>Policy Number</b>	N08998412AOQ	<b>Period of Insurance</b>	01 April 2012 to 31 March 2013
<b>Principal Perils</b>	- This policy provides cover in respect of loss or damage caused to the building by the following:		
1. Fire	7. Riot	13. Malicious Damage	
2. Lightning	8. Leakage of Oil	14. Fixed Glass & Sanitary ware	
3. Explosion	9. Subsidence	15. Storm or Flood	
4. Aircraft	10. Theft	16. Escape of Water	
5. Earthquake	11. Impact	17. Breakage or collapse of Aerials	
6. Falling Trees	12. Civil Commotion	18. Accidental Damage	
<b>NOTE:</b>	<ul style="list-style-type: none"> <li>- This policy does not cover loss or damage to contents</li> <li>- Restrictions in cover apply if unoccupied for more than 30 days (see section C of the Policy)</li> <li>- Full details of cover are set out in the policy document, which is available from the Insured upon request.</li> </ul>		

**Important Information**

The Insured is the legal policyholder. The lessee, as a beneficiary under this group policy, does not have a right to cancel this insurance.

**Query & Complaints Procedure:**

In the event that you have a query about the sale or performance of this policy you should in the first instance contact the London Borough of Lambeth, Risk & Insurance Section, Room 213, Lambeth Town Hall, Brixton Hill, London, SW2 1RW. This does not remove your right to complain directly to Aspen Insurance.

Should a complaint not be resolved you should write to Aspen Insurance at the above address. Aspen Insurance will send a copy of their complaint procedure which includes time scales for responses established by the Financial Services Authority (FSA). A copy of the complaints procedure is available on request, but will be supplied automatically in the event a complaint is made. If it is not possible to resolve your complaint to Aspen Insurance, you may choose to refer it to the Financial Ombudsman Service (FOS).

Aspen Insurance are covered by the Financial Services Compensation Scheme (FSCS). Subject to the FSCS Rules you may be entitled to compensation from the scheme if Aspen Insurance cannot meet their obligations. This depends on the type of business and the circumstances of the claim. General Insurance products are generally covered for 100% of the first £2,000 and 90% of the remainder of the claim. However, compulsory classes of insurance are covered for 100% of the claim. In each of these cases there is no limit to the amount of compensation payable. Further information about compensation scheme arrangements is available from the FSCS.

Data Protection Act 1998 - Aspen Insurance may share information in this summary with third parties in order to handle your claim.

**If you need to make a Claim:** In the event of a loss or damage to your buildings, special arrangements have been made to deal with your claim as efficiently as possible. As soon as you become aware of damage to your home, **but in any case within 90 days**, telephone the 24 hour helpline below where assistance will be available to you. Please quote your name, address and policy number.

**24 hour claims helpline freephone number 0800 368 22 22**

<b>Sums Insured</b>	<b>Additional Interest:</b>
Buildings	
<b>Premium Details</b>	<b>Excess</b>
Premium	£1,000 Subsidence £50 Accidental Damage £Nil All other losses

Please examine the information shown above and ensure all details and sums insured are accurate. Please notify the Insured if any of the details are incorrect.

