

# Summary of Cover Document

Harlow Council

**PROTECTOR**  
insurance



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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.

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## Summary of Cover

This document provides you with a summary of the Property Section of the policy arranged for and issued to Harlow Council in respect of cover provided to “Right to Buy” leaseholders by the Protector Insurance Leasehold 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 Harlow Council.

**Policy Number:** 3141691

**Policy Holder:** Harlow Council and Leaseholders (for their respective rights and interests)

**Period of Insurance:** 01/04/2026 – 31/03/2027

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**Insured Premises:** Any residential property in where the Local Authority has sold a leasehold or shared ownership interest and which we have accepted the risk. The terms of the policy apply separately to each property as though each had been insured by a separate policy

**Insured Risks:** The insured buildings are indemnified against loss or damage caused by the following perils:

Natural Disasters & Fires	Fire, Explosion, Lightning, Earthquake, Smoke, Storm, Flood, Subsidence, Heave, or Landslide.
Human & Malicious Acts	Riot & Civil Unrest, Strikes, Labor or Political Disturbances, Malicious Persons or Vandals, Theft or Attempted Theft.
Impact & Falling Objects	Impact by aircraft, vehicles, or animals; Falling trees, branches, telegraph poles, pylons, or lamp posts; Falling aerials, solar panels, or security equipment.
Building System Failures	Escape of water from tanks, pipes, or heating systems (including freezing); Leaking of heating fuel from a fixed heating system.
Accidental Damage	Damage to drains, pipes, cables, and underground tanks; Breakage of glass in doors or windows, ceramic hobs, sanitary ware, and solar heating panels.

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**Excesses:**

General	£100
Subsidence, Heave or Landslip	£1,000
Property Owner’s Liability	£0

These apply to each insured property for each and every loss.

For full details of policy cover and all terms and conditions, please refer to the Leasehold Buildings policy document.

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<b>Property Owners Liability:</b>	£5,000,000 any one Occurrence inclusive of all Costs and Expenses
<b>Terrorism</b>	Not Included

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## Property Damage Cover

### What is covered?

The structure of the building 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:

- Common areas, unless more specifically insured, including their contents
- Interior decorations, fixtures and fittings
- Outbuildings

The Policy provides cover in respect of Accidental Damage caused to the Buildings, if stated as covered on the policy schedule, unless excluded elsewhere in the wording.

### Policy exclusions to Property Damage cover include the following:

Theft	Damage or loss from theft where entry was not gained by forcible or violent means.
Inherent Fault	Loss or damage caused by inherent vice, defects, gradual deterioration, or corrosion.
Contents	Cover for leaseholders' own contents in properties.
Unoccupied Properties	Damage from accidental damage, escape of water, malicious persons or vandals, theft, accidental breakage of glass and sanitary ware, or heating fuel leaking from a fixed heating system in a property left unoccupied for more than 30 consecutive days.
Sublet Properties	Damage from accidental breakage of glass and sanitary ware in a sublet property.

### Policy extensions to Property Damage cover include the following:

Locks and Keys	Replacement of keys, locks or lock mechanisms where the keys have been lost or stolen.
Alternative Accommodation	Alternative Accommodation/Loss of Rent cover.
Trace and Access	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 insurer's written permission.
Loss of Metered Water and Oil	Cover for the loss of metered water, and the cost of oil lost from a heating installation following damage done to it.
Emergency Services	Damage to the property caused by the forced entry of the Emergency Services for the purpose of safeguarding human life.

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## Property Owners Liability Cover

### 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

### Your responsibility:

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.

### What is not covered?

- Injury to you or your employees
- Your liability as an occupier or resident

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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.

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### 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](mailto: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.

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### 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](mailto:CSM@protectorinsurance.co.uk), or alternatively, you can contact us at the following address: Protector Insurance, 7<sup>th</sup> 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](http://www.fscs.org.uk)

### Cancellation Rights:

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

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