Summary of Cover Document

Tendring District 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 Tendring District 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 Tendring District Council.

Policy Number:	2641782-6
Policy Holder:	Tendring District Council and Leaseholders (for their respective rights and interests)
Period of Insurance:	01/10/2026 – 30/09/2027
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 and Excess:	The insured buildings are indemnified against loss or damage caused by the following perils: Fire, explosion, lightning, earthquake or smoke, storm or flood, riot, civil unrest, strikes, or labour or political disturbances, malicious persons or vandals, impact by aircrafts, vehicles or animals, escape of water from water tanks, pipes, equipment or fixed heating systems, water freezing in tanks, equipment or pipes, heating fuel leaking from a fixed heating system, theft or attempted theft, falling radio or television aerials, solar panels, wind turbines and security equipment, their fittings and masts, falling trees or branches, telegraph poles, pylons or lamp posts, subsidence or heave of the land on which the buildings stand, or landslip, accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings, and accidental breakage of glass in doors or windows, or ceramic hobs, sanitary ware and solar heating panels fixed to an forming part of the buildings. Policy Excesses: • General Excess - £100 • Subsidence - £1,000 • Property Owners 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.
Property Owners Liability:	£5,000,000 any one occurrence inclusive of all costs and expenses
Terrorism	Included

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