

Land Liability Insurance

Insurance Product Information Document

Insurer: Accelerant Insurance Europe SA

Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels.

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Quote Monkey Land Liability Insurance

The information provided in this document is a summary of the key features and exclusions of the policy. The full terms and conditions can be found in the Policy Wording and Policy Schedule which will be issued to You after You have purchased the policy.

What is this type of insurance?

Landowners' insurance policy. Provides cover for your legal liability as owner of the land in respect of accidental bodily injury and accidental damage to third party property up to indemnity limit shown in the Policy Schedule.



What is insured?



Cover for your legal liability as owner of the land in respect of accidental bodily injury and accidental damage to third party property up to indemnity limit shown in the Policy Schedule.



What is not insured?

Liability arising from:

- ✗ Terrorism.
- ✗ Asbestos.
- ✗ Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
- ✗ Goods in the custody or control of the insured.
- ✗ Pollution or contamination other than incidents which are sudden, unidentifiable, unintended, and unexpected which take place in the entirety at a specific moment in time and place during the period of insurance.



Are there any restrictions on cover?

- ! The standard policy excess of £250.



Where am I covered?

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer all question asked of You, honestly and to the best of Your knowledge and belief.
- You must pay the premium on time.
- You must Us as soon as possible of any changes which may affect Your insurance (see Policy Wording for details).
- If You make a claim, You must provide us with all relevant information about the claim, including estimates for replacement or repair where required.



When and how do I pay?

- You can pay your premium as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

- The period of insurance is for a period of 12 months and will start on the date You select when You purchase the policy and will end 12 months later. This information will be shown in Your Policy Schedule.



How do I cancel the contract?

- You have a statutory right to cancel Your policy within 14 days (cooling off period) from the start date or renewal of Your policy or from the day on which You receive Your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time You have been on covered.
- You can also cancel this policy at any time after the Cooling Off Period. If You have not made a claim, we will refund any premium You have paid less a proportional premium for the length of cover You have had. If You have made a claim, we will not refund any premium You have paid. Please refer to Your Policy Wording and Schedule for details of cancellation charges that may apply.