

policy summary

unoccupied property

Insurance for unoccupied property located in the UK with the option for three different levels of cover – Level 1 (FLEEA), Level 2 (Extended perils) and Level 3 (All risks, as defined in the policy wording).

product highlights

- Rebuild value up to £2,000,000
- Property owners liability up to £5,000,000
- Minimum excess £1,500
- Day one uplift - 15%
- Contents limit up to £25,000 can be included
- Minimum rebuild value £100,000
- Minimum premium £150
- Select your own commission up to **22.5%**
- Grade I, II or II* listed properties covered (A, B or C in Scotland)
- Properties built prior to 1900 considered
- Coverage periods of up to 6, 9 or 12 months
- Mid term cancellations at pro rata premium (subject to minimum premium criteria)

coverage highlights

- Level 1: Fire, Lightning, Explosion, Earthquake, Aircraft Impact (FLEEA)
- Level 2: Level 1 plus;
 - Storm
 - Flood
 - Subsidence, Heave or Landslip
 - Weight of Snow
 - Falling Trees (including felling and lopping) and Satellite dishes
 - Collision
- Level 3: Level 2 plus:
 - Escape of Water
 - Theft or attempted Theft
 - Riot Civil Commotion Strikers Locked-out Workers
 - Malicious Persons

Debris removal

Fire extinguishment expenses and emergency services damage (including damaged gardens and lawn)

Temporary repairs to secure the premises following damage

Professional fees to reinstate the building



contact us

Joe Atkinson

Underwriter

Phone: +44 1245 343652

Mobile: +44 7890 043220

joe.atkinson@angelriskmanagement.com

www.angelriskmanagement.com

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