



Buildings Insurance – Summary of Cover document. - Aviva

The summary noted below provides the key cover and key exclusions contained within your Building Insurance arranged via Glasgow West Housing Association / Glasgow West Enterprises Limited. This summary does not form part of your Insurance Contract. Please refer to the full policy wording for full details.

The policy includes the interest of the freeholder, head lessee; the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties in each individual building covered by this insurance is noted.

Insurance Company:	Aviva Insurance Company
Policy Reference:	200798308
Cover Start Date:	1 st April 2026
Cover End Date:	31 st March 2027
Property Owners Liability:	£10 Million

Property Damage - Buildings	Principle Cover Includes:
	<ul style="list-style-type: none"> • All Risks Cover including Accidental Damage • Alternative Accommodation/Loss of rent limit of 25% for Residential occupants for 36 month indemnity period • Architects' surveyors and legal fees • Debris removal • Damage to underground drains and cables. • Falling trees, branches, aerials, or satellite dishes • Theft subject to violent and forcible entry/exit only. • Accidental breakage of glass and sanitary ware • Loss of metered water • Reinstatement of landscaped gardens • Replacement locks and keys • Trace and Access • Emergency entries by emergency services • Fly Tipping • Insect Removal • Terrorism



Property Owners Liability	<p>We will provide cover to The Insured for legal liability to pay Compensation, Costs and Expenses for accidental</p> <ul style="list-style-type: none">(1) Personal Injury(2) Damage to Property(3) obstruction, trespass, nuisance or interference with any right of way, air, light or water which arises in connection with The Business and which happens during the Period of Insurance and within The Territorial Limits. The maximum We will pay is The Limit of Indemnity and any Costs and Expenses.
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Principle Exclusions applicable to Property Damage Section:

- Loss or Damage caused by anything that happens gradually.
- Loss or Damage caused by corrosion, rust, wet or dry rot, shrinking, evaporation, dampness and wear and tear.
- The cost of correcting faulty workmanship or design or the cost of replacing faulty materials.
- Loss or damage caused by chemicals reacting with any materials which the buildings are built from.
- Loss or damage caused by pets, insects or vermin.
- The cost of maintenance, normal redecoration and preparation for occupancy.
- The cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use.
- Loss or Damage which happens before the start or which arises from an event before cover starts.
- Loss or Damage caused deliberately by you.
- Damage to unoccupied properties unless unoccupancy condition is adhered to.
- Damage to gates, fences or moveable property in the open by wind, rain, hail, sleet or snow, flood or dust
- Terrorism
- Loss of damage due to virus or similar mechanism
- Loss of Commercial Rent (non residential locations) unless specifically agreed in writing

<p>Unoccupied Premises Condition:</p> <p>This condition applies where your unit is untenanted / unoccupied for 45 days and less than 26 Weeks unoccupancy</p>	<p>Unoccupied Premises If in relation to any claim for Damage while The Premises are Unoccupied, You have failed to fulfil any of the following conditions, We will not pay that claim. You must</p> <p>(1) carry out internal and external inspections of the buildings at least every seven days, maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti</p> <p>(2) remove all waste, unfixed combustible materials and gas bottles, either within or outside the buildings, from The Premises.</p> <p>(3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings. However, where only a Portion of a Building is untenanted, this only applies to the untenanted Portion of a Building or Residential Unit.</p> <p>(4) wherever possible, turn off all sources of power, fuel and water at the mains, chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes. However, where the buildings are protected by an Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.</p> <p>(5) tell Us immediately if any building at The Premises becomes Unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used. Where The Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.</p>
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<p>Unoccupied Premises Condition: Long Term Unoccupied:</p> <p>This condition applies where your unit is untenanted / unoccupied for more than 26 Weeks unoccupancy</p>	<p>Long Term Unoccupied We will not provide cover for Damage, if the Buildings are Long Term Unoccupied, following Damage from</p> <ul style="list-style-type: none">(1) malicious persons, theft or attempted theft(2) escape of water from any tank, apparatus or pipe or escape of fuel from any fixed oil heating installation or water accidentally discharged or leaking from any automatic sprinkler installation in The Premises that had not been caused by freezing where sufficient heating to The Premises had been provided to prevent freezing(3) any other cause unless Damage results from a Defined Contingency not otherwise excluded by this Clause(4) the Excess for any loss or Damage as stated in The Schedule.
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Average Waiver Condition	<p>Waiver of Average (RICS)</p> <p>We will not make an adjustment for Average condition irrespective of what may otherwise be stated in the Basis of Claim Settlement Clause that may be applicable to the Building(s) item where</p> <p>You have (1) taken all reasonable steps to ensure that the Building(s) item Sum Insured is adequate, and</p> <p>(2) obtained a valuation for the Building(s), that has been calculated as the cost of reinstating the Building(s) as defined within the Policy Definitions including debris removal costs and associated professional fees, from a Royal Institution of Chartered Surveyors professional or such other person agreed by Us within the three years prior to the date of the Damage, and</p> <p>(3) adjusted the Sum Insured in line with the valuation, and</p> <p>(4) made annual adjustments of the Sum Insured based on the General Building Cost Index issued by the Building Cost Information Service of the Royal Institution of Chartered Surveyors or alternative index as may be agreed by Us in writing. We will request a copy of the valuation at the time of a claim</p>
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Property Owners Liability Exclusions:	<p>1. the ownership, possession or use by or on behalf of The Insured of any</p> <p>(a) aircraft, aerial device or hovercraft</p> <p>(b) watercraft exceeding eight metres in length</p> <p>(c) motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation other than</p> <p>(i) where described in the Motor Contingent Liability Clause(if applicable)</p> <p>(ii) the loading or unloading of any such vehicle, trailer or plant where cover is not provided by another insurance policy.</p> <p>2. Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance All Pollution or Contamination which arises out of one incident will be deemed to have happened at the time such incident takes place</p> <p>3. (a) exposure to (b) inhalation of (c) fears of the consequences of exposure to or inhalation of (d) the costs incurred by anyone in repairing, removing, replacing, recalling, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of Asbestos including any product containing Asbestos</p> <p>4. any liability arising directly or indirectly from, or in connection with, or consisting of any loss, destruction or damage, Failure or Loss of Data resulting directly or indirectly from or in connection with (a) Virus or Similar Mechanism (b) Denial of Service Attack (c) unauthorised access to or use of Computer and Electronic Equipment However We will not exclude any liability in respect of any ensuing accidental Bodily Injury or accidental Damage to Property which is not otherwise excluded</p>
Excess Applicable:	<p>£350 Each and Every Claim otherthan:</p> <p>£500 Each and Every Claim for Escape of Water</p> <p>£2,500 Each and Every Claim Subsidence</p>

The above details are a summary of the cover only. Should a full copy of the policy wording be required, then you should email Richard.McDonald@HowdenInsurance.co.uk and a full copy of the wording will be organised by return.



Reporting a Claim:

On the happening of an event which could give rise to a claim under this policy, you shall immediately notify us with particulars and proofs as may be reasonably required within 7 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons. Or within 30 days of the event in the case of any other claim or such further time as we may allow.

Claims should be reported in the first instance to:

Howden UK Insurance Brokers (Claims Department)
76 Coburg Street
Edinburgh
EH6 6HJ
Telephone: 0131 553 2293
Email: ClaimsDepartment.scot@howdeninsurance.co.uk

Complaints Procedure:

We aim to provide a first class service to you at all times.

If you have an enquiry or complaint arising from your policy, please contact:

Social Housing Department
Howden UK Insurance Brokers
144 West George Street
Glasgow
G2 2HG

Your Insurance Advisor may ask Aviva to handle your claim.

Where your concerns are unable to be resolved or have not been carried out within eight weeks, you may be able to ask the Financial Ombusman Service (FOS) to carry out an independent review.

You can contact FOS on 0800-023-4567 or visit their website www.financial-ombusman.org.uk