



SCHEDULE OF COVER

Policy Number:	5.1.2e	Issued under contract reference number:	5.1.2e
Quote Number:	Q558795		
Your Insurance Broker Ibex Insurance (Almancil) Avenida Duarte Pacheco 32 8135-104 Almancil Algarve Portugal		Policyholder: 5.1.2e And 5.1.2e Address: 5.1.2e 5.1.2e PORTUGAL	
Period of Insurance:	from 10-Mar-2020 to 09-Mar-2021	Total Premium Payable:	€ 5.1.1c
Date of Issue:	13-Mar-2020	This includes all applicable Taxes of €11.44 and an	
Effective Date:	10-Mar-2020	Administration charge of €10.00 and your Agents Fee	
Type of Cover Requested:	Overseas Home Only		
Currency Type Requested:	Euro's (All claims and premiums will be paid in this currency)		

Policy Information

Total Number of Properties:	1		
Total Buildings Sum Insured:	€ 5.1.1c	Total Contents Sum Insured:	€ 5.1.1c
Additional Policyholders:	5.1.2e		

This schedule of cover contains details of all the properties insured under this insurance.

A schedule of cover is attached for each property insured containing details of the risk address, type of risk, sums insured, policy excess and any endorsements applicable along with a copy of the statement of fact.

Please ensure that the details contained within this schedule of cover are correct and accurate.

This policy is underwritten by Lloyd's Insurance Company S.A, who is authorised and regulated by the National Bank of Belgium. Insure My Villa is authorised and regulated by the Financial Conduct Authority.

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Schedule of Cover
For your Overseas Home

Risk Number: 1

Address of Property Insured:

5.1.2e

Mortgage Interest:

Current No Claims Bonus: 25.00%

Type Of Risk: Holiday Home in Portugal

Total Annual Premium Paid:
For this property
excluding IPT and admin charges

€

5.1.1c

Buildings Sum Insured:	Included	€
Accidental Damage:	Not Included	
Earthquake Cover:	Included	
Loss Of Rent / Alternative Accommodation:	Included	€
Legal Liability to the Public:	Included	€
Emergency Travel Expenses:	Included	
Contents Sum Insured:	Included	€
Accidental Damage:	Not Included	
Loss of Rent / Alternative Accommodation:	Included	€
High Value Contents Cover:	Not Included	
Valuables and Personal Possessions:	Not Included	
Pedal Cycles:	Not Included	
Freezer Contents:	Not Included	
Additional Money and Credit Cards:	Not Included	
Loss of Electrical Supply Sold Back to the Grid:	Not Included	
Laptops / Computer Equipment Cover:	Not Included	
Mobile Phones Cover:	Not Included	
Hearing Aids Cover:	Not Included	

5.1.1c

Standard Policy Excess: €

5.1.1c

Policy Wording Applicable: Euro Overseas Property Policy Wording April 2019 Version Policy Wording are to be read as one Insurance Document.

This Schedule along with the Euro Overseas Property Policy Wording April 2019 Version Policy Wording are to be read as one Insurance Document.

It is imperative that you check the information contained within the attached STATEMENT OF FACT to ensure it is accurate and a true interpretation of the facts.

This policy is underwritten by Lloyd's Insurance Company S.A, who is authorised and regulated by the National Bank of Belgium. Insure My Villa is authorised and regulated by the Financial Conduct Authority.

The following Endorsements apply at all times for the property stated in the Schedule of Cover and should be read in conjunction with the policy wording

Change of Circumstances Clause

It is a condition of this insurance that you must inform us within 14 days if:-

- a) there is any change in the type of occupancy as shown on the schedule of cover, or
- b) any structural work starts at the premises or is planned to start

If you fail to comply with any of the above conditions this may entitle us to:

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

Earthquake Excess Clause

The excess as stated in the schedule of cover is increased to €2,500 or 2% of the building sum insured (whichever is greater) in respect of all losses relating to Insured Event 1b "Earthquake".

Non-Standard Construction Clause

It is agreed and accepted by us that the premises are built of non-standard construction.



Statement Of Fact Form For Overseas Property Only

Please read and check the following information carefully as it is a record of the statements and information given either orally, electronically or in writing by you, your appointed agent or anyone acting on your behalf. It constitutes the basis of your contract of insurance and has been relied upon by us when deciding to accept this insurance and in setting the terms and amount of premium payable.

Your attention is drawn to the importance of the accuracy of the information given. If you are satisfied that, to the best of your knowledge and belief, this is a true statement of the facts then please sign and date the declaration at the end of this statement of fact and retain for your records.

If any of the information given appears to be incorrect or missing please contact us, or your appointed agent as soon as practicable so the correct information can be provided and updated. Please note that any corrected or updated information may result in a change to the premium payable and/or the terms set by us or it may result in us being unable to continue this insurance and having to cancel this policy. You will be advised of any resultant changes to the premium payable and/or terms set by us or if we are unable to continue this insurance.

Please note that if you fail to provide correct or missing information this could lead to this insurance becoming invalid and any claim being refused and not paid or being reduced and not paid in full.

Proposer(s)

Home / Correspondence Address

5.1.2e
5.1.2e
5.1.2e
5.1.2e
PORTUGAL

Occupation

5.1.2e

Nationality

Dutch

Date of Birth

5.1.2e

Contact Tel No

5.1.2e

Email

Property To Be Insured

Risk Address

5.1.2e

Portugal

Year of Construction

2011

How many years have you owned or lived in this or any other overseas home

5.1.2e

How Property is Used

Holiday Home

Is the property situated within a Gated Complex

Yes

Is the property an upper floor apartment or flat (*i.e. not ground floor*)

No

Is the property constructed of Timber

No

Buildings

(This amount must also include all outbuildings, garages, domestic oil and gas pipes, domestic fuel tanks, swimming pools, tennis courts, drives, terraces, walls, gates and fences)

Buildings Sum Insured

(Full cost of reconstruction in their present form)

€ 5.1.1c

Please state any mortgage company to be named on the policy

Contents

Contents Sum Insured

(This amount must represent the full cost of replacement as new)

€ 5.1.1c

High Value Contents Sum Insured

(This amount must represent the full cost of replacement as new)

€ 0

About the Property To Be Insured

Please confirm that:-

A) the property is entirely built of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt, and it is in a good state or repair and will be maintained as such.

B) the property has not flooded in the past 25 years and is not within 250 metres of any rivers, streams or water courses and if the property is within 250 metres of any tidal waters it is at least 4 metres above the highest tide.

C) the property is not used as a commercial premises, except for holiday rentals.

No

A) Property is built of PVC. It has fire glass and a wooden deck.

Security Details

Type of Property

Static Home

Does the property have a maintained alarm system

No

Is the property adequately secured by way of all external doors having their own key locking device and all windows are closed and secured by an internal catch or locking device.

Yes

History

Name of Previous Insurer

Insure My Villa

Date of expiry

15/06/2019

Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms or with an increased premium any insurance for any person to whom this insurance would apply.

No

Have you or any person seeking the benefit of this insurance ever been convicted of a criminal offence involving arson, fraud, theft, handling stolen goods or any offences involving dishonesty.

No

Have you or any person seeking the benefit of this insurance sustained any loss or damage during the last five years at the property to be insured or any other overseas home which would have been covered by this type of insurance had it been in force, whether or not a claim was paid. If "Yes" please provide full details

No

(Claims which occur on this or any other policy post inception of this risk do not need to be declared here)

Insure My Villa Ltd and its associated firms are the subject of a majority Gallagher shareholding . Pen Underwriting Ltd is a company in the Gallagher group and acts on behalf of a number of insurers. Where we use other Gallagher companies to place your insurance, we always aim to treat you fairly and we manage all potential conflicts in accordance with our Terms of Business

General Data Protection Regulation (GDPR)

It is understood by you that any information provided to us regarding you will be processed by us in compliance with the provision of the General Data Protection Regulation (GDPR), for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to third parties.

Declaration

To the best of my/our knowledge and belief all the statements and information given either orally, electronically or in writing by me/us, my/our appointed agent or anyone acting on my/our behalf are true and complete.

I/we understand that non-disclosure, misrepresentation, false or misleading information can entitle underwriters to:-

- treat this insurance as if it had never existed and refuse to pay all claims;
- amend the terms of this insurance;
- charge more for this insurance and reduce the amount of any claim in proportion to the premium paid; or
- cancel this insurance in accordance with the cancellation conditions as set out in the policy wording.

Please note: If any of the statements or information given changes during the period of insurance you must notify us or your appointed agent as soon as practicable with details of the changes.

Signature

Date

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TERMS AND CONDITIONS

Our status

Insure My Villa is a trading name of Insure My Villa Limited, which is an appointed representative of Vasek Insurance Services Limited. Vasek Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 309354. Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England & Wales. Company Number: 3620776. Vasek Insurance Services Limited is part of the Gallagher group of companies. Vasek Insurance Services' permitted business is advising on and arranging insurance.

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference stated within this certificate/policy/endorsement.

Our service

Our Service is to offer Insure My Villa products only which are underwritten by Lloyd's Insurance Company S.A. You will not receive advice or recommendations from us. We will ask you certain questions to find out which of our policies best meets with your requirements. You will then need to make your own choice about how to proceed.

The insurer

This contract of Insurance is insured by Lloyd's Insurance Company S.A. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be. Website address: www.lloyds.com/brussels. Email: 5.1.2e@lloyds.com. Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - 5.1.2e

Quotations

Quotations provided by us are guaranteed for a period of at least 30 days from the original quotation date, this is subject to the information provided by you not changing. The premium quoted by us is the total amount payable and will include all insurance premiums, insurance taxes and any administration fees. Cover is always subject to receipt of a satisfactory Statement of Fact. If the Statement of Fact contains information not previously disclosed we may amend any terms or premiums or we may withdraw cover.

Duty of disclosure

In deciding to accept insurance with us and in setting the terms and premium, we rely on the information you supply us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. Failure to do so may result in your insurance becoming invalid and any claim being refused and not paid or being reduced and not paid in full. If we establish that you carelessly provided us with false or misleading information it could adversely affect your policy and any claim. Should you have any doubts at all regarding any of the information given you should ask us.

Please remember that it is your responsibility to provide us with up to date, correct and accurate information for the entire life of the insurance policy, especially so when any policy is due for renewal. If you become aware that information you have given us is inaccurate or your circumstances change, you must inform your broker or us as your insurance intermediary as soon as practicable.

We recommend you retain a copy of all information you have supplied to us in relation to your insurance policy.

Payment of premiums

All insurance premiums must be paid at the time of requesting cover, unless we agree to allow a period of time for you to pay. If we do allow a period of time for you to pay then all payments must be made within this time frame or the insurance policy will be void.

It is your responsibility to pay any additional premium that may become due following an amendment to the policy. These payments must be made within 14 days of notification to you of the amount due. We will raise an invoice and send it to you when there is any additional premium to pay. Failure to pay any premium that is due within the agreed time limits will result in the insurance becoming void.

Renewal premiums must be received on or before the renewal date to ensure continuous cover, unless we agree to allow a period of time for you to pay. Any renewal that is not paid within the agreed time frame will result in the policy being lapsed or cancelled.

These payment terms apply at all times, unless we agree different payment terms with you or have agreed to allow you more time in which to pay.

Client money

Client money is money of any currency that we receive and hold in the course of carrying on insurance mediation on behalf of our clients or which we treat as client money in accordance with the client money rules. Client money will only be held as agent on behalf of an Insurer or Underwriter in accordance with a written agency agreement. This means that premiums paid to us by you are treated as having been received by the Insurer or Underwriter at the time you pay us.

Cancellation rights

You have the right to cancel this insurance at any time. The insurance has a cooling off period of 14 days' from either the date you receive your insurance documentation or the start of the period of insurance. Providing you have not made any claims we will refund the premium in full but not any credit card fees paid. We may cancel the insurance outside the cooling off period by giving us 14 days' notice, providing no claims have been made or reported during the period of insurance we will return a proportion of your premium paid on a pro rata basis, less an administration charge of £20 / €20. No return of premium will be given if under £20 / €20 or if any claims have been reported or paid during the period of insurance. We can cancel this insurance by giving you 14 days' notice in writing to your last known postal address if we do this we will return a proportion of your premium on a pro rata basis.

Complaints procedure

Our aim is to always ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. To make or submit a complaint you should, in the first instance, contact Insure My Villa by emailing us at 5.1.2e@insuremyvilla.co.uk, by writing to us at 4th Floor, 30-34 Hounds Gate, Nottingham, NG1 7AB or by telephoning us on [5.1.2e](tel:5.1.2e) a copy of our complaints procedure is available upon request.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Team at Lloyd's. The contact details are as follows: Service Manager, Operations Team, Lloyd's Insurance Company S.A. Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium Tel: +32 (0)2 227 39 39 E-mail: 5.1.2e@lloyds.com

Should you remain dissatisfied with the final response or if you have not received a final response within 8 (eight) weeks of the complaint being made, you may be eligible to refer your complaint to the Financial Ombudsman Service in the United Kingdom. The contact details are as follows: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom. Tel: +44 [5.1.2e](tel:5.1.2e) (from outside the UK). Tel: 0800 023 4 567 (from inside the UK). Fax: +44 [5.1.2e](tel:5.1.2e) Website: www.financial-ombudsman.org.uk

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

Service of Suit

Lloyd's Insurance Company S.A. hereby agrees that all summonses, notices or processes requiring to be served upon it for the purpose of instituting any legal proceedings against them in connection with this insurance shall be properly served if addressed to it and delivered to its care of:

AXIS Capital
21 Lombard Street
London
EC3V 9AH

who in this instance, has authority to accept service on its behalf.

Lloyd's Insurance Company S.A. by giving the above authority does not renounce its right to any special delays or periods of time to which it may be entitled for the service of any such summonses, notices or processes by reason of its residence or domicile in Belgium.

Compensation

Vasek Insurance, and Lloyd's of London Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we or 5.1.2e Underwriter cannot meet our obligations. If you are entitled to compensation under the scheme, the level and extent of the compensation will depend on the nature of the contract. Further information about the scheme is available from the Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY. Tel: 0800 678 1100 or 5.1.2e Web: www.fscs.org.uk.

Claims

When you first insure with us you will be provided with the relevant policy wording with full details of how to make a claim under any of our insurance policies. When you first become aware of any incident that could give rise to a claim you should inform us immediately, this can be done online at www.insuremyvilla.co.uk or by telephoning us on [5.1.2e](tel:5.1.2e) You will be required to complete a claim form, this can be done on our website by submitting an electronic claim form or by downloading a claim form to post back to us, we can also post one out to you if required. Alternatively, your broker will be able to assist you in making a claim. Details of the claim will be passed on to the group claims management company, Purple Bridge Claims Management Limited who will handle the claim on our behalf.

Renewals

We will issue renewal notices to you at least 21 days before the policy is due to expire. You are required to confirm your acceptance of the renewal by way of payment of the full annual premium as set out in the section "Payment of Premiums" above. Please remember that it is your responsibility to ensure that all information detailed in the renewal document is correct and that any errors or incorrect information is notified to us before your policy expires so we can issue you with a correct renewal notice. If you pay your premium by direct debit your policy will automatically renew with us, if you do not wish to renew you must inform us so we can lapse the policy.

Midterm adjustments

You can make amendments and changes to your insurance policy at any time upon receipt of full details from you. This can be done via the "Amend a current policy" section of our website, verbally over the telephone, via email or letter. An administration fee may be charged and any additional or return premium will be calculated on a pro-rata basis from the day the amendment or change takes place up until the expiry of the policy. If you wish to cancel your policy you can do so at any time by giving us 7 days notice in writing. Full details of our cancellation process can be found in the above section "Cancellation rights" or in your policy wording.

Administration charges

We may charge an administration fee of up to £25 / €25 per policy at inception and renewal and we may charge an administration fee of up to £20 / €20 for any policy amendment or cancellation. This will always be clearly shown on your documents and is always included in any quoted premiums.

Credit Card payment charges

We do not charge any fees for paying by credit or debit card.

Policy documents

We will not retain or withhold your insurance policy documents, all insurance policies are issued in full to you. When we first incept cover we will issue you with an annual Schedule of Cover which provides details about the risk along with the relevant policy wording. All documents issued to you should be kept together in a safe place and read as one continuous document. If you amend your policy at any time we will issue you with a revised Schedule of Cover. This will be sent with an invoice should any additional premium be due, or a credit note and refund if there is a return of premium due.

Telephone conversations

All telephone calls received or made by us may be recorded for monitoring and training purposes.

Third Party Rights

Unless otherwise agreed in writing, no term of this agreement is enforceable under the Contracts (Rights of Third Parties) Act 1999. Activities undertaken by us under this agreement are provided for your sole use and you shall not be entitled to permit third party access to this information without our express written permission.

Termination

You or we may terminate our authority to act on your behalf at any time without notice period or penalty. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already initiated. Any business currently in progress will be completed unless we receive your instructions to the contrary. Any fees outstanding at the date of termination will be due within four weeks of the termination date.

Security

We do not guarantee the solvency of any Insurer we place business with. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent. In the event that an insurer becomes insolvent or delays making a claims settlement we do not accept liability for any unpaid amounts.

Governing law

This terms of business shall be governed by and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Confidentiality

All personal information held by us in relation to you will be treated with the utmost confidence and where appropriate, in accordance with data protection legislation, including the General Data Protection Regulation. You confirm that we may use and disclose information for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. These may include regulatory bodies, loss adjusters or underwriters connected to your policy, along with the group claims management company, Purple Bridge Claims Management Limited, who handle claims on our behalf.

Your information may be passed to other companies within the group who may wish to contact you in the future. Please contact us if you do not wish this to occur. Other than as stated we will not release information about you to anybody else or to any other company unless we are legally obliged to do so.



Demands and Needs Statement

This insurance policy will meet the demands and needs of a property owner who wishes to have financial protection against loss or damage to their buildings and/or contents contained within from a wide range of insured events.

This insurance policy is not suitable for someone who wants a maintenance contract for repairs arising from normal wear and tear or ageing of the property or its contents.



Cancellation Rights

You have the right to cancel this insurance at any time. This insurance has a cooling off period of 14 days' from either the date you receive your insurance documentation or the start of the period of insurance. Providing you have not made any claims we will refund the premium in full but not any credit card fees paid. You can cancel this insurance outside the cooling off period by giving us 14 days' notice, providing no claims have been made or reported during the period of insurance we will return a proportion of your premium paid on a pro rata basis, less an administration charge of £20. No return of premium will be given if under £20 or if any claims have been reported or paid during the period of insurance.

We can cancel this insurance by giving you 14 days' notice in writing to your last known postal address if we do this we will return a proportion of your premium on a pro rata basis.