

## Summary of Cover

### Property Owners Insurance - Industrial and Commercial

This leaflet provides you with a summary of the Property section of the policy issued to the Policyholder in respect of those properties insured. It is for information only and does not form part of the policy. For the full details and explanation of the policy terms, conditions, exclusions and definitions please refer to the master policy lodged with Fife Council.

**Insured:** Fife Council, Fife Coast & Countryside Trust (FCCT), Fife Cultural Trust (OnFife), Fife Sports & Leisure Trust (FSLT), Fife Golf Trust, Fife Resource Solutions LLP, Cireco (Scotland) LLP and Sustainability Fife Limited Ltd

**Policy number:** 46000007

#### DEFINITION OF PROPERTY

Property Insured shall mean all real and material property, the property of the Insured or for which the Insured is responsible, consisting of : (a) Buildings which include

- landlords' fixtures and fittings
- outbuildings
- walls, gates and fences
- piping ducting cables wires and associated control gear and accessories on the Premises and extending to the public mains, but only to the extent that the Insured is responsible.

Individual lessees indemnified to an amount equal to the proportion of the Buildings full reinstatement value, including Professional fees and Debris Removal Costs, subject to the Policy Limits of Liability as set out in the Policy.

#### SECTION A: PROPERTY DAMAGE

In the event of Damage caused by an Insured Peril (stated below and not otherwise excluded) to the Property Insured (not otherwise excluded) occurring at the Premises within the Territorial Limits during the Period of Insurance then the Insurer will by payment or at its option by reinstatement or repair indemnify the Insured for such Damage.

- |   |   |
|---|---|
| - fire  | - impact  |
| - lightning                                       | - impact Own Vehicle                            |
| - explosion                                       | - theft or attempt thereat                      |
| - aircraft  | - subsidence, heave or landslide                |
| - riot and Civil Commotion                        | - breakage or collapse of TV or Radio receivers |
| - malicious persons                               | - leakage of oil                                |
| - earthquake                                      | - falling trees                                 |
| - subterranean Fire                               | - damage to supply pipes                        |
| - spontaneous fermentation or heating             | - damage to fixed glass                         |
| - windstorm                                       | - sprinkler leakage                             |
| - flood   | - any other accidental damage                   |
| - escape of Water from any Tank Apparatus or pipe |   |

**Deductibles:** malicious persons, storm and flood the first £250 of each and every occurrence. Subsidence the first £1,000 of each and every occurrence. All other Insured Perils – nil.

**Sum Insured:** The setting of the sum insured is the responsibility of the council.

#### CLAIMS MUST BE REPORTED IMMEDIATELY TO:

Email: [risk.management@fife.gov.uk](mailto:risk.management@fife.gov.uk) with the following information: Name/organisation, insured address, date of loss and description of the loss.

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