

Garage Buildings Insurance

Insurance Product Information Document

Company: Bspoke Commercial Limited on behalf of Accelerant Insurance UK Limited

Product: Quote Monkey Garage Buildings Insurance

Bspoke Sports & Leisure is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Registered in England & Wales. Company Number: 09284678.

Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide protection against loss or damage to garage buildings from a wide range of insurable perils, including (but not restricted to) fire, flood, storm, theft, escape of water and vandalism or malicious



What is insured?

- ✓ Damage to your garage buildings caused by any of the following events:
 - Accidental damage
 - Fire, subterranean fire, explosion, lightning or earthquake
 - Smoke
 - Aircraft or other aerial devices or articles dropped from them
 - theft or attempted theft
 - impact by any road vehicle, train or animal
 - riot, civil commotion
 - malicious people or vandals
 - storm or flood
 - escape of water
 - escape of fuel
 - falling radio or television aerials
 - falling trees or branches

up to the sums insured stated in the Policy Schedule.

- ✓ Cover for your legal liability as owner of the garage buildings 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?

- ✗ Loss or damage caused by fire to property occasioned by or happening through its own spontaneous fermentation or heating or it undergoing any process involving the application of heat.
- ✗ Consequential loss of any kind.
- ✗ Loss or damage caused gradually.
- ✗ Impact damage caused by domestic pets.
- ✗ Loss or damage caused by escape of water from automatic sprinkler installations.
- ✗ Loss or damage caused by theft unless entry to and from the premises is gained through forcible and violent means..



Are there any restrictions on cover?

- ! The standard policy excess of £250
- ! Theft of external metalwork is insured up to a limit of £25,000 for any one claim.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

You must make a fair presentation of the risk to Us at inception, renewal and variation of Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that You must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If You have any doubt about facts considered material, it is in Your interest to disclose them to Us.

Please check that all the information recorded in Your documents is correct. If there are any inaccuracies or omissions, please inform Us immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must take all reasonable precautions to prevent loss or damage and comply with any security or other loss prevention conditions in Your policy document. You must notify Us promptly of any event which might lead to a claim and follow the Claims Procedure set out in Your policy. For further details and any specific obligations relating to Your trade or Business activities following Our assessment of Your risk, please refer to Your policy documents



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.