

Unoccupied Properties – levels of cover available

Bronze

Includes **Damage** caused by Fire, lightning, aircraft or other aerial devices or articles dropped from them, explosion, storm or flood, **Subsidence, Landslip, Heave** (All exclusions as detailed for these Insured Events also apply)

Includes (If **Buildings** are shown as included on **Your Schedule**) Section 1 Extensions of:

- Landscaped Garden
- Removal of Wasp and Bee Nests
- Capital Additions

Property Owner's Liability is included

Unoccupied Buildings condition applies (See Policy Conditions section)

Silver

Includes **Damage** caused by Fire, lightning, aircraft or other aerial devices or articles dropped from them, explosion, storm or flood, Subsidence, **Landslip, Heave**, earthquake, riot, civil commotion, strikes, persons taking part in labour disturbances, malicious persons, Impact by any road vehicle or animal not belonging to **You** or under **Your** control, falling trees, branches, **Aerials**, telegraph poles, lampposts or pylons (All exclusions as detailed for these Insured Events also apply)

Includes (If **Buildings** are shown as included on **Your Schedule**) Section 1 Extensions of:

- Landscaped Garden
- Removal of Wasp and Bee Nests
- Capital Additions

Property Owners Liability is Included

Unoccupied Buildings condition applies (See Policy Conditions section).

Gold

Includes **Damage** caused by all **Insured Events** except Escape of water or oil from any tank, apparatus or pipe. (All exclusions as detailed for these Insured Events also apply)

Includes (If **Buildings** are shown as included on **Your Schedule**) Section 1 Extensions of:

- Trace and Access
- Loss of Metered Water
- Accidental damage to cables or underground services pipes servicing the **Buildings**
- Landscaped Garden
- Removal of Wasp and Bee Nests
- Capital Additions

Property Owners Liability is Included.

Unoccupied Buildings condition applies (See Policy Conditions section).