

**If your property is unoccupied the following will apply:-**

Un-occupancy Clause:-

If, whenever YOUR HOME is to be left UNOCCUPIED for more than 31 days:

1. YOU maintain YOUR central heating running at a temperature of no less than 13 degrees Celsius, and /or the water system is drained except where required to be maintained for central heating.
2. YOUR front door is secured by a five lever mortice deadlock, and
3. all opening windows in YOUR HOME are secured by key operated window locks, and
4. YOUR HOME is visited by a responsible adult every week

WE agree that the exclusions of loss or damage occurring if YOUR HOME is left UNOCCUPIED for more than 31 days, other than in respect of CONTENTS in the Garden, shall not apply.

**If your property is let to tenants the following will apply:-**

Let Property Conditions

You must refer to us any case where the following is not in place:

- a. A inventory signed by the Tennant must be kept by the Landlord
- b. A property must have a working smoke detector and CO indicator installed
- c. Malicious damage by tenants may be included where the tenant has been in place for more than 2 years and no claims of this type have previously arisen
- d. All properties must meet legal requirement for Gas and Electricity testing