

Property Owners' Insurance

Insurance Product Information Document



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The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. This document contains definitions, which are identifiable by the use of capital letters. These can also be found in your policy documentation.

What is this type of insurance?

This is a property owners' insurance policy offering up to five separate sections of coverage. The sections, and extensions within those sections, which apply to your particular policy are indicated on your policy Schedule (alternatively the Risk Details).



What is insured?

Section 1: Property Damage

- ✓ Physical Damage to Property Insured caused by an Insured Peril at the Insured Premises.

Extensions

- ✓ Additional costs of protecting the Insured Premises
- ✓ Alterations or improvements to Buildings or Landlords' Contents
- ✓ Cost of alternative residential accommodation
- ✓ Architects', surveyors' and other fees
- ✓ Automatic reinstatement of sums insured
- ✓ Clearing of drains
- ✓ Landlords' Contents in common parts
- ✓ Debris removal costs
- ✓ Decommissioning and/or decontamination costs
- ✓ Costs in respect of compliance with public authorities
- ✓ Damage to glass and sanitary fittings
- ✓ Damage caused by illegal cultivation of drugs
- ✓ Index linking
- ✓ Inadvertent omission to insure Buildings
- ✓ Interim (temporary) protections and repairs
- ✓ Costs to make good landscaped grounds
- ✓ Charges caused by loss of metered utilities
- ✓ No prejudice to mortgagees, freeholders and lessors
- ✓ Contractual interests of others in property.
- ✓ Costs of replacement of locks
- ✓ Temporary removal of Landlords' Contents
- ✓ Theft of fabric of Buildings
- ✓ Trace and access of Damage from escape of water or fuel oil from tanks
- ✓ Tree removal costs
- ✓ Unauthorised use of electricity, gas or water
- ✓ Unrecoverable VAT in respect of Buildings

Section 2: Loss of Rent Receivable

- ✓ Loss of Rent Receivable arising from Damage to Property Insured by an Insured Peril

Extensions

- ✓ Losses in respect of alterations or improvements to Buildings



What is not insured?

Unless otherwise stated in the policy documents:

Section 1: Property Damage and Section 2: Loss of Rent Receivable

- ✗ Non-insured perils
- ✗ Buildings or structures under construction
- ✗ Maintenance or routine decoration
- ✗ Landscaping, paving, garden furniture, plants, trees
- ✗ Erection, dismantling, maintenance of aerials
- ✗ Damage caused by Insured, Insured's officers, Persons Employed, or Authorised Residents of Insured Buildings
- ✗ Theft, unless forcible and violent entry or theft to fabric of Buildings
- ✗ Explosion, failure or collapse of boilers or other apparatus, or pressure vessels
- ✗ Faulty or defective workmanship, operational error or omission by Insured or employees
- ✗ Operation of machinery, plant, apparatus or equipment
- ✗ Corrosion, rust, rot, shrinkage, evaporation, loss of weight, dampness, dryness, humidity, action of light, marring, scratching, vermin or insects
- ✗ Change in temperature, colour, texture or finish
- ✗ Pollution or Contamination
- ✗ Application of heat
- ✗ Unexplained disappearance
- ✗ Impact by waterborne vessel or craft
- ✗ Mould, fungi, spores, bacteria, microorganisms
- ✗ Voluntary parting with title or possession of any property or rights to property
- ✗ Property in transit covered under marine policies
- ✗ Collapse or cracking unless from Insured Peril
- ✗ Cessation of work
- ✗ Loss of market, loss of use or consequential loss
- ✗ Changes in the water table level
- ✗ Glass
- ✗ Electronic equipment
- ✗ Property in transit
- ✗ Road, rail, air or water vehicles
- ✗ Land, roads, pavements, piers/jetties, bridges, underground shafts/tunnels, mines, excavations
- ✗ Livestock, animals, growing crops or trees
- ✗ Specified circumstances relating to subsidence, ground heave, landslip, storm or flood including by the change in water table levels or the failure of tanking within basements and cellars

<ul style="list-style-type: none"> ✓ Cost of alternative residential accommodation ✓ Auditors' fees ✓ Denial of access ✓ Infestation and defective sanitation ✓ Legionella ✓ Loss of attraction ✓ Damage to public utilities ✓ Unauthorised occupation <p>Section 3: Terrorism</p> <ul style="list-style-type: none"> ✓ Damage to Property Insured and resulting Loss of Rent Receivable arising from Terrorism <p>Section 4: Property Owners' Liability</p> <ul style="list-style-type: none"> ✓ Legal Liability in respect of A. Injury to any person; B. Damage to Property; and C. Nuisance. <p>Extensions</p> <ul style="list-style-type: none"> ✓ Liability arising out of defective premises legislation ✓ Legionellosis ✓ Pollution or contamination ✓ Wrongful arrest <p>Section 5: Employers' Liability</p> <ul style="list-style-type: none"> ✓ Legal Liability for Injury to a Person Employed arising out of their employment ✓ Legal costs <p>Extensions</p> <ul style="list-style-type: none"> ✓ Contractual liability ✓ Temporary overseas visits ✓ Unsatisfied court judgments <p>Sections 4 and 5: Extensions</p> <ul style="list-style-type: none"> ✓ Cross liabilities ✓ Compensation for court attendance ✓ Corporate manslaughter legal defence costs ✓ Health and safety at work legal defence costs 	<ul style="list-style-type: none"> ✗ Flash flooding or flood arising from surface water run-off ✗ Water inundation from the coast, a water course, lake, reservoir, ditch, drain, sewer or culvert ✗ Coastal or river erosion ✗ Settlement or movement of made up ground ✗ Loss, Damage, Loss of Rent Receivable, Legal Liability, claim, cost or expense, in any way caused by or resulting from a) infectious or contagious disease; b) any fear or threat of a); or c) any action taken to minimise or prevent the impact of a) <p>Section 3: Terrorism</p> <ul style="list-style-type: none"> ✗ Riot, civil commotion, vandals, malicious persons, protest or strikes, labour unrest ✗ Looting ✗ War or warlike operations ✗ Claims covered under any marine, aviation, transit and motor certificates or policies ✗ Residential property of private individuals ✗ Property excluded by the policy ✗ Nuclear installation or nuclear reactors ✗ Property outside of England, Scotland or Wales <p>Section 4: Property Owners' Liability</p> <ul style="list-style-type: none"> ✗ Advertising Injury ✗ Contractual Liability ✗ Injury to Persons Employed ✗ Property in the Insured's care, custody or control ✗ Pollution or contamination ✗ Vehicles, vessels and craft <p>Section 5: Employers' Liability</p> <ul style="list-style-type: none"> ✗ Medical and repatriation costs ✗ Road traffic legislation <p>Sections 4 and 5:</p> <ul style="list-style-type: none"> ✗ Contractual Liability ✗ Defamation ✗ Deliberate act ✗ Employment practices liability ✗ Health and Safety (Fees) Regulations 2012 ✗ Financial loss ✗ Fines and penalties, or punitive damages ✗ Asbestos ✗ Loss of use ✗ North American jurisdiction ✗ Professional services ✗ Radioactive contamination ✗ Work offshore <p>ALL Sections:</p> <ul style="list-style-type: none"> ✗ Chemical and biological ✗ Cyber and data ✗ Electronic date recognition ✗ Infectious or contagious disease ✗ Orders of courts outside the Territorial Limits ✗ Mould and fungus ✗ Nationalisation and confiscation ✗ Civil commotion or malicious acts committed by proscribed organisations in Northern Ireland ✗ Losses covered under other insurance ✗ Punitive and exemplary damages ✗ Radioactive contamination ✗ Sonic boom ✗ Terrorism or Act of Sabotage unless coverage specified elsewhere in the policy ✗ War
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Are there any restrictions on cover?

- ! In addition to the exclusions listed above, endorsements which restrict your cover may also apply to your policy. These will be shown in your policy documents.
- ! Cover is restricted to the limits of liability shown in Schedule and is subject to any applicable Excess payable by you in the first instance and the payment of Premium when due.
- ! Cover is restricted to Damage, loss or Injury occurring during the Period of Insurance shown in the Schedule.
- ! No cover will be provided, and we will not be liable to pay any claim or provide any benefit under your policy which would expose us to any sanction, prohibition or restriction under United Nations, EU, UK or US law.



Where am I covered?

- ✓ This insurance covers Insured Premises at the location(s) in the Schedule or in any endorsement(s).



What are my obligations?

- You must provide us with a fair presentation of the risk and notify us within 14 days of any alteration to the risk.
- You must comply with all conditions and Conditions Precedent in the policy documents.
- You must take all reasonable care to prevent loss, including but not limited to maintaining property and observing law and regulation.
- You must take action to minimise any losses which may be covered under this policy.
- In the event of a claim or circumstance which may give rise to a claim against you, you must notify us within seven days.
- You must provide us with all information requested and cooperate with us in the event of a claim against you.



When and how do I pay?

For full details of when and how to pay, you should contact your agent.



When does the cover start and end?

Please check your policy Schedule or the Risk Details for start and end dates.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your agent. If you cancel within 14 days you will be entitled to a full return of premium. If you cancel at any other time you will be entitled to a pro rata return of premium. If you have submitted a claim or notified us of a potential claim, no refund of premium will be paid.