



InsureUK

Property Owners Policy

Policy Summary

This is a summary of the cover available under the InsureUK Property Owners policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, copy of which is available from the agent. This policy is an annual insurance contract underwritten by Gas Insurance Limited.

The covers available are:

- Property Damage
- Loss of Rental Income (available if Property Damage is operative)
- Loss of Licence
- Legal Liabilities
- Terrorism (available if Property Damage is operative)

The operative covers will be shown on the schedule

Significant Features and Benefits

Section	Maximum Limit
Property Damage	Sums insured selected (unless otherwise shown)
<ul style="list-style-type: none"> • Buildings • Landlord's Contents 	
Option to also include:	
<ul style="list-style-type: none"> • Landscaped Gardens 	£10,000
Cover automatically includes the following extensions:	
<ul style="list-style-type: none"> - Automatic Reinstatement of Sums Insured - Non-Invalidation - Professional Fees - Capital Additions 	£500,000 for new build or newly acquired buildings/£100,000 for alterations additions or improvements
<ul style="list-style-type: none"> - Contractor's Interest 	
<ul style="list-style-type: none"> - Other Interests 	
<ul style="list-style-type: none"> - Drain Clearance 	£10,000
<ul style="list-style-type: none"> - Damage by Emergency Services 	£10,000
<ul style="list-style-type: none"> - Public Authority Requirements 	15% of the Buildings Sum Insured for upgrading undamaged parts
<ul style="list-style-type: none"> - Failure of Tenant or Lessee Insurances 	£500,000
<ul style="list-style-type: none"> - Fire Extinguishing Expenses 	£10,000
<ul style="list-style-type: none"> - Lifting and Moving Equipment 	
<ul style="list-style-type: none"> - Inadvertent Failure to Insure 	£100,000 for new build or newly acquired buildings/£100,000 for alterations additions or improvements
<ul style="list-style-type: none"> - Loss of Measurement 	£5,000
<ul style="list-style-type: none"> - Property Temporarily Removed 	15% of the Buildings Landlord's Contents Sum Insured
<ul style="list-style-type: none"> - Replacement Locks 	£10,000
<ul style="list-style-type: none"> - Removal of Debris 	
<ul style="list-style-type: none"> - Subrogation Waiver 	
<ul style="list-style-type: none"> - Transfer of Interest 	
<ul style="list-style-type: none"> - Trace and Access 	£25,000
<ul style="list-style-type: none"> - Underground Services 	
<ul style="list-style-type: none"> - Value Added Tax 	Percentage rate applied to the Building Sum Insured
<ul style="list-style-type: none"> - Workmen 	
<ul style="list-style-type: none"> - Contract Works 	£100,000
<ul style="list-style-type: none"> - Further Investigation Expenses 	£10,000
<ul style="list-style-type: none"> - Unauthorised Use of Utilities 	£10,000
<ul style="list-style-type: none"> - Sprinkler Upgrade Costs 	

Section	Maximum Limit
<p>Loss of Rental Income</p> <ul style="list-style-type: none"> • Rent Receivable <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> - Auditors' Accountants' and Solicitors' Fees - Buildings Awaiting Sale - Capital Additions - Transfer of Interest - Cost of Reletting - Failure of Tenant or Lessee Insurances - Loss of Investment Income on Late Payment - Inadvertent Failure to Insure - Subrogation Waiver - Automatic Reinstatement of Sums Insured - Failure of Public Utilities - Failure of Telecommunication Services - Public Emergency - Prevention of Access - Specified Diseases Murder Suicide Vermin and Defective Sanitation - Legionellosis - Managing Agents' Premises 	<p>Sum insured selected (unless otherwise shown)</p> <p>For any one location, 10% of the Sum Insured or £100,000 whichever is lower</p> <p>£5,000</p> <p>£100,000</p> <p>£100,000</p> <p>Sum Insured or £50,000 whichever is lower</p> <p>Sum Insured or £50,000 whichever is lower</p> <p>Sum Insured or £100,000 whichever is lower</p> <p>£25,000</p> <p>£25,000</p> <p>Sum Insured or £100,000 whichever is lower</p>
<p>Loss of Licence</p> <p>Reduction in the value of premises arising from the retail sale of excisable liquor or licence for such premises</p>	<p>£100,000</p>
<p>Terrorism</p> <p>Covers Property Damage and Loss of Rental Income caused by an act of terrorism</p>	<p>Sums insured selected under the Property Damage and Loss of Rental Income Sections</p>
<p>Legal Liabilities</p> <p>Employers' Liability</p> <p>Cover automatically includes:</p> <p>Terrorism</p> <ul style="list-style-type: none"> • Legal defence costs for liability incurred under: <ul style="list-style-type: none"> - Health and Safety at Work etc. Act 1974 - Health and Safety at Work (Northern Ireland) Order 1978 • Unsatisfied Court Judgments • Court Attendance Compensation 	<p>£10,000,000 (unless otherwise shown below)</p> <p>£5,000,000</p> <p>Policyholder, Director or Partner £250 per day Employee £100 per day</p>

Section	Maximum Limit
<p>Employers' Liability (Continued)</p> <ul style="list-style-type: none"> • Indemnity to Directors Partners and Employees • Cross Liabilities • Temporary Work Overseas <p>Property Owners Liability</p> <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> - Health and Safety at Work etc. Act 1974 – Legal Defence Costs - Indemnity to Directors Partners and Employees - Cross Liabilities - Contingent Motor Liability - Data Protection Legislation - Defective Premises Act - Vehicles and Personal Belongings - Overseas Personal Liability - Temporary Work Overseas - Leased Hired or Rented Premises - Court Attendance 	<p>6 months in any one period of insurance</p> <p>Select from £1,000,000, £2,000,000 or £5,000,000</p> <p>(Products Liability limit of indemnity applies to any one period of insurance)</p> <p>Policyholder, Director or Partner £500 per day Employee £250 per day</p>

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Significant or Unusual Exclusions or Limitations

Section	Exclusion or limitation
Property Damage	<ul style="list-style-type: none"> • Vehicles licensed for road use (including their accessories) caravans trailers railway locomotives rolling stock watercraft or aircraft • Consequential loss • Property more specifically insured • Animals • Mechanical or electrical breakdown • Wear tear and depreciation • Damage caused by vermin or insects • Cover restrictions apply to moveable property in the open • Conditions include: <ul style="list-style-type: none"> - Automatic Sprinkler Installations - Electrical Installation Inspection and Testing - Unoccupancy Precautions - Construction and Heating of the Buildings
Loss of Rental Income	<ul style="list-style-type: none"> • Failure in public utility or telecommunication supplies lasting less than 24 consecutive hours • A maximum indemnity period of 3 months applies to the Specified Diseases Murder Suicide Vermin and Defective Sanitation extension and only the diseases specified in the extension are covered
Loss of Licence	<ul style="list-style-type: none"> • Where the policyholder can claim compensation under any legislation • Actual or proposed compulsory acquisition of the premises • Any scheme of town or country planning improvement or redevelopment • Failure other than for good cause to obtain the premises during the permitted hours • Failure to comply with any direction or requirement of the Licensing Justices or other authority • Failure to maintain the premises in good sanitary and general repair
Terrorism	<ul style="list-style-type: none"> • Acts of terrorism in Great Britain, Scotland or Wales • A private residence insured in the name of an individual(s) • Riot, civil commotion, war and allied risks defined as any loss whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
Legal Liabilities – Employers' Liability	<ul style="list-style-type: none"> • Injury for which insurance or security is required under compulsory road traffic legislation • HSE intervention fees • Costs and expenses in connection with remedial orders • Any work undertaken in or visits offshore • Any work involving manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or handling of asbestos or materials or products containing asbestos

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Section	Exclusion or limitation
<p>Legal Liabilities – Property Owners Liability</p>	<ul style="list-style-type: none"> • Manual work away or the supervision of manual work outside England Scotland Wales Northern Ireland the Channel Islands or the Isle of Man • Any work undertaken in or visits offshore • Any work involving manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or handling of asbestos or materials or products containing asbestos • HSE intervention fees • Costs and expenses in connection with remedial orders • Injury to employees arising out of their employment by the policyholder • Defective advice, instruction, consultancy, inspection, certification, testing, treatment, design, formula or specification given for a fee or for which a fee would normally be charged or out of the failure to provide such • Costs of the costs of remedying any defect or alleged defect in land or premises sold or disposed of by the policyholder or for any reduction in value thereof • Damage to property worked on where the damage is as a direct result of the work undertaken • Damage to property held in trust or belonging to, or in the custody or control of the policyholder • Products liability arising from or in connection with products supplied whilst in the custody of the policyholder • Products supplied knowingly directly to the United States of America or any territory within its jurisdiction or to Canada • Costs of recall removal repair deterioration replacement or statement of any defective products supplied
<p>General Exclusions</p>	<ul style="list-style-type: none"> • Excesses • Nuclear Risks • War and Similar Risks • Excluded Property and Contingencies • Fines or Penalties • Fraud • Northern Ireland • Pollution or Contamination (unless otherwise shown) • Change in Water Table Level • Consequential Loss • Wilful or Malicious Damage (by a person lawfully at the premises) • Terrorism (except as provided under the Legal Liabilities Section and/or if the Terrorism Section is operative) • Micro-Organism • Electronic Risks • Sanctions • Government or Public Authorities • Illegal Activities

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Cancellation

You may cancel this policy within 14 days of the conclusion of the contract or the day on which you receive the policy document (whichever occurs later) and you will receive a full refund of the premium paid. The insurer will however reserve their rights on refunding any premium if a claim has been made on this policy or if there is a known event which may give rise to a claim. To exercise your right to cancel, contact the insurance adviser who arranged this cover for you.

If you wish to cancel the policy at any other time, please contact the insurance adviser who arranged this cover for you. Provided no claims have been made and there are no known events which may give rise to a claim, a proportionate part of the premium will be refunded to you in accordance with General Condition 17 – Insurer's Cancellation Rights in the policy wording.

How to make a claim

To make a claim, or to notify the Insurer of an incident which may lead to a claim, please contact their commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. Alternatively you can write to them at the address shown below.

Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA.

How to make a complaint

We, InsureUK, are committed to giving you a first-class service at all times and will make every effort to meet the high standards we have set. If you feel we have not attained the standard of service you would expect or you are dissatisfied in any other way, then this is the procedure that you should follow:

You should first contact our Complaints Officer either by e-mail at complaints@InsureUK.co.uk or by telephone on **015394 87111** or in writing at: Complaints Officer, **InsureUK**, 6 High Street, Windermere, Cumbria, LA23 1AF. We will confirm to you the receipt of your complaint within three working days and do our best to resolve the problem.

If we are unable to resolve your complaint within 3 working days, we will send you a communication, either verbally, by email or in a post (depending on the method of communication you prefer), explaining why we have been unable to resolve your complaint, and the steps we intend to take to resolve the issue as rapidly as possible. We aim to conclude our enquiries and provide a Final Response Letter to you within 8 weeks from the date your complaint is received. We will keep you regularly informed of our progress towards resolving your complaint, and may need to contact you during this time to request or verify information relating to your complaint.

If you need to complain to the Insurer, you can write to them at the address shown below or email them through their website at www.ageas.co.uk/make-a-complaint (please include your InsureUK policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way Eastleigh, Hampshire, SO53 3YA.

Financial Ombudsman Service (FOS)

If any differences remain unresolved, you may refer your complaint to the Financial Ombudsman Service (FOS). You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response from us or the Insurer or if a Final Response Letter has not been issued within 8 weeks from your first complaint.

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone **0800 023 4567** (from a landline) or **0300 123 9123** (from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that you have 6 months from the date of the final response in which to refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after we or the Insurer have issued a final response. Following this procedure will not affect your legal rights. Please quote your Insure UK policy number in any communication.

Financial Services Compensation Scheme

Should the Insurer be unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **www.fscs.org.uk**.

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Administered by:
InsureUK

Registered address

6 High Street, Windermere, Cumbria, LA23 1AF

Registered in England and Wales No 07438498

InsureUK is a trading name of The Insurance Underwriting Agencies Limited and is authorised and regulated by the Financial Conduct Authority, Financial Services Register No 563147.

Underwritten by:

Ageas Insurance Limited

Registered address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

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