

Residentsline Property Owner policy summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer

The insurer of the policy is Aviva Insurance Limited trading as Norwich Union.

Type of insurance and cover

This policy is designed to meet the insurance needs of residential property owners, including:

- Freeholders
- Property Owning Companies
- Property Management Companies
- Residents' Management Companies

This policy provides a wide range of covers for your business insurance needs.

Key covers, features & benefits

Your policy includes the following key covers, features and exceptions, which are detailed in full in your policy documentation.

Core covers

Covers, Features and Benefits	Exceptions and Limitations
<p>Asset Protection Cover for your buildings is All Risks.</p> <p>Includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, falling trees, escape of water from any tank apparatus or pipe, impact, sprinkler leakage and theft plus accidental damage.</p> <p>Subsidence – includes ground. heave and landslip.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • An extended definition of the property insured specifically tailored to suit the needs of the Residents Management Companies. • Automatic reinstatement of Sum Insured following claim • Automatic cover up to £2,000,000 for newly acquired or erected property, with up to £500,000 for alterations and improvements. • Loss of metered water, gas oil or electricity up to a limit of £25000. • Damage caused by the fire brigade to landscaped gardens and grounds up to £25,000 • Damage to trees shrubs plants and turf used in landscaping up to a limit of £500 	<p>Please refer to the Asset Protection Section of the policy booklet.</p> <ul style="list-style-type: none"> • The first part of any claim (your excess) • Existing or hidden defect • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Pollution or contamination unless resulting from a loss covered by the policy • Acts of fraud or dishonesty • Theft or attempted theft by any person lawfully on the premises, where you or your partners, directors, employees or other residents are involved or from any building not capable of being locked • Bursting of tanks and pipes whilst the premises are empty or disused • Reinstatement to match. • loss of money due to shortages arising from clerical or accounting errors • losses due to fraud or dishonesty of directors or employees not discovered within seven working days • loss of money arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man • loss of money from unattended vehicles, vending machines or gaming machines

Core covers continued

Covers, Features and Benefits	Exceptions and Limitations	Covers, Features and Benefits	Exceptions and Limitations
<ul style="list-style-type: none"> Up to £2,500 for replacement locks if keys are lost due to theft or attempted theft Cover for buildings in the period between exchange of contract and completion Removal of debris following a loss Cover for contents of common parts £25,000 included as standard up to the sum insured Cover for the cost of architect's, surveyor's, managing agent's, legal and consulting engineer's fees incurred following a loss Up to £5,000 for removal of wasps or bees nests from your premises Cover for gardening equipment owned by you at the premises up to £10,000 Accidental damage to fixed glass, sanitary fittings and shower trays Accidental damage to underground pipes, cables and drains servicing the property insured and cost of clearing <p>Additional covers as standard include:</p> <ul style="list-style-type: none"> Payment for alternative accommodation or loss of rent following damage by an insured event at the premises up to a limit of 33⅓% of the buildings sum insured Additional costs of reinstatement of the buildings to comply with European Community legislation, Act of Parliament or bye laws of any public authority Risk protection equipment – cost of refilling, recharging or replacement Following damage Trace and access – up to £50,000 for reasonable costs incurred in locating the source of damage caused by escape of water from tanks pipes or apparatus or leakage of oil from fixed heating installations and subsequent repairs Unauthorised use of electricity gas or water Temporary removal of property to any other premises in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man including whilst in transit for the purposes of cleaning renovation or repair up to £5,000 Exceptional measures to mitigate loss – Up to £25,000. Removal of fly tipping waste Up to £2,500 Cost of tree felling and lopping if an immediate threat to life or property. Up to £500 Contract works cover up to £100,000 contract price – Excess £500 in respect of Theft or Malicious Damage <p>Optional Cover</p> <ul style="list-style-type: none"> Terrorism 		<p>Money & Assault</p> <ul style="list-style-type: none"> Loss of money belonging to your business or for which it is responsible – up to £2,000 Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business – limits apply. <p>Glass</p> <p>Cover is for breakage of all internal or external glass at the premises, including:</p> <ul style="list-style-type: none"> Sanitary fittings Damage to the window and door frames up to £1,000 <p>Employers' Liability</p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Legal costs and expenses in defending prosecutions under all relevant health and safety legislation Worldwide cover for employees normally resident in the UK who are temporarily working overseas Work experience and government scheme trainees 	<p>Please refer to the Money & Assault Section of the policy booklet</p> <ul style="list-style-type: none"> Shortages due to clerical or accounting errors Losses due to the fraud or dishonesty of directors, principals or employees not discovered within seven working days Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man Loss from unattended vehicles, vending or gaming machines <p>Please refer to the Employers' Liability Section of the policy booklet</p> <ul style="list-style-type: none"> Cover for acts of terrorism is limited to £5,000,000 per event Liability in respect of liquidated damages, penalty clauses and fines Work in or on or travel to or from any offshore installation or support vessel Bodily injury to an employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies

Core covers continued

Covers, Features and Benefits	Exceptions and Limitations	Covers, Features and Benefits	Exceptions and Limitations
<p>Property Owners' Liability</p> <p>Protection against your legal liability for personal injury to third parties and loss or damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction up to a limit of indemnity of £5,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Actions under the Defective Premises Act • Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK • Liability for employees' and visitors' personal belongings • Legal costs and expenses defending prosecutions under all relevant Health & Safety legislation • Associated court attendance costs • Legal liability for financial loss, subject to a maximum in any one period of insurance of £500,000 	<p>Please refer to the Property Owners' Liability Section of the policy booklet</p> <ul style="list-style-type: none"> • The first part of any claim (your excess) • Cover for acts of terrorism is limited to £2,000,000 per event or the amount stated on the schedule, whichever is lower • Loss or damage to property in your custody or control or to products supplied • Liability arising out products supplied in the knowledge that they could affect the navigation, propulsion or safety of any aircraft or other aerial device • Injury to employees • Pollution unless caused by a sudden and identifiable incident • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos. 	<ul style="list-style-type: none"> • Debt Recovery – Cover is provided to negotiate the recovery of money and interest due from the sale or provision of goods or services where the amount in dispute exceeds £250 <p>(Cover also includes Tax Protection, Employment Disputes and Compensation awards and Bodily Injury. See policy wording for full definition)</p>	
<p>Property Owners' Legal Protection</p> <p>Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> • Property Protection – Protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass • Legal Defence – Defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business, including prosecution under health and safety legislation and data protection rules • Contract Disputes – Cover is provided to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £100 	<p>Please refer to the Property Owners' Legal Protection Section of the policy booklet</p> <ul style="list-style-type: none"> • Goods in transit, lent or hired out or at premises that are not occupied by the business unless these are for installation or to be used in work carried out by the business • Motor vehicles owned, hired or leased by an insured person other than damage to motor vehicles where they are in the business of selling motor vehicles or used by an insured person <p>The claims service for the Commercial Legal Protection section is administered by DAS Legal Expenses Insurance Company Ltd on our behalf. If a solicitor is required to deal with your legal problem, DAS will appoint one from their approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p> <ul style="list-style-type: none"> • For debt recovery, a claim must be made within 90 days of the money becoming due 	<p>Duration of policy</p> <p>The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.</p> <p>Cancellation</p> <p>There are no cancellation rights under this policy</p> <p>How to Claim</p> <p>If you need to make a claim please call our claims lines on 0845 741 3178. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.</p> <p>Our Service to You</p> <p>We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.</p>	<p>In the first instance, please contact your insurance adviser or usual Norwich Union point of contact.</p> <p>Norwich Union is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.</p> <p>Financial . Compensation Scheme</p> <p>We are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.</p>

