



Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

The insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA. The Property Owners product is designed to meet the demands and needs of the majority of commercial property owners who wish to ensure their businesses are protected. As standard, the policy will provide cover for:

- **Buildings**
- **Owners Liability to the public**
- **Loss of rent receivable**
- **Employers' Liability**

(If you have employees whose duties relate specifically to the property which you are insuring, e.g. rent collectors, gardeners or general maintenance staff, you will need to acquire this optional cover to meet your legal requirements under the Employers' Liability (Compulsory Insurance) Act 1969)

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for up to 12 months and is renewable annually on the 1st April.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Section 1A – Buildings

Accidental Loss, Destruction or Damage including:

- Removal of Debris
- Legal costs and expenses
- Architects and Surveyors fees
- Local Authorities/Statutory Regulations compliance costs
- Automatic reinstatement of Sum Insured following a loss

Extensions

- Day One Reinstatement 25%
- Contracting Purchaser
- Mortgagee
- Replacement of locks £5,000 any one occurrence
- Capital Additions 10% of total sum insured on Buildings or £500,000 whichever is the less
- Non-Invalidation
- Trace and Access £5,000 any one occurrence
- Drain cleaning £25,000 any one occurrence
- Fire Extinguishing Appliances £5,000 any one occurrence
- Landscape Gardens £10,000 any one occurrence
- Metered Water Charged £2,500 any one occurrence
- Temporary Repairs
- Unauthorised use of electricity gas or water £10,000 any one loss
- Landlords Contents £7,500

Section 1B – Glass

Accidental Damage to all fixed glass in windows doors or fanlights at the premises, including the cost of any necessary boarding up pending replacement

Section 1C – Owners' Liability to the Public

Liability in respect of any claim or number of claims arising £5,000,000 limit from any one cause in respect of injury to any person other than an Employee or Damage to property other than property belonging to the Insured or in the custody or control of the Insured or any employee arising from the ownership of

Insured buildings

Including:

- Indemnity to joint insured and employees
- Solicitors fees
- Legal costs and expenses
- Loading or unloading a motor vehicle
- Motor Vehicle contingency cover
- Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972
- Pollution and contamination limited to £1,000,000 any one period of insurance
- Legionella – limit of £1,000,000 subject to compliance with Approved Code of Practice

Section 2 – Rent

Loss of rent resulting from accidental loss destruction or damage is Limited 33.3% of the Sum Insured for Residential Buildings and includes:

- Prevention of Access
- Alternative Accommodation

Section 3 – Employers' Liability

Liability in respect of any claim or number of claims arising from any one cause in respect of Bodily Injury to any Employee of the Insured in connection with the Business: £10,000,000 limit anyone one claim

Policy included:

- Indemnity to joint insured
- Solicitors costs for representation at any coroner's inquest or fatal injury or Court of Summary Jurisdiction
- Legal defence costs for criminal proceedings relating to Health and Safety at Work Act 1974

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

POLICY SECTION INFORMATION CAN BE FOUND IN	Significant and unusual exclusions or limitations	Page of Policy
Section 1A: Buildings	<ul style="list-style-type: none">• Damage to Buildings in the course of construction• Damage to blinds or signs not securely fixed to the Buildings• Damage to fences and gates caused by storm• Acts of Terrorism (unless specifically extended)• Damage caused by the use, removal, disposal, sale or storage of Asbestos• Theft or attempted theft involving forcible and violent means• The first £250 of each and every loss or damage increased to £1,000 for subsidence and Burst Pipes where pipes un-insulated• Increased Flood excess as shown in the schedule• Vacant/Unoccupied buildings (Amended by endorsement)	17 17 17 11 11 17 Schedule 9
Section 1B: Glass	<ul style="list-style-type: none">• Damage caused by scratching or chipping• Damage to glass already cracked at the commencement of insurance of this section• The first £250 of each and every loss or damage	18 18 Schedule
Section 1C: Owners Liability to the Public	<ul style="list-style-type: none">• Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract• Injury or damage caused directly or indirectly from gradual pollution or contamination• Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos	20 20 11
Section 2 Rent	<ul style="list-style-type: none">• Damage to Buildings in the course of construction• Damage to blinds or signs not securely fixed to the Buildings• Damage to fences and gates caused by storm• Acts of Terrorism (unless specifically extended)• Damage caused by the use, removal, disposal, sale or storage of Asbestos• The first £250 of each and every loss or damage	17 17 17 11 11 Schedule
Section 3: Employers' Liability	<ul style="list-style-type: none">• Injury arising in connection with work on offshore installations	25

How to contact us to make a claim

Should you need to make a claim, **Covea Insurance Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

Covea Insurance Commercial Care Line

- Dedicated telephone number – **0844 902 0790 (Press option 2 – Commercial)**
- Dedicated fax number – **0844 902 2207**
- In writing to – **Commercial Insurance Care Line, Norman Place, Reading RG1 8DA**

Covea Insurance Commercial Care Line is a service exclusive to Covea Insurance and is operated **24 HOURS A DAY, 365 DAYS A YEAR** by staff trained in managing commercial claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right under the regulatory regime to cancel your policy during a period of 14 days from the date of purchase of the contract.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover and we may charge an administration fee.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact Customer Relations, Covea Insurance plc, Norman Place, Reading, RG1 8DA.

If you still consider the matter unresolved you can write to the Chief Executive at Covea Insurance plc or ask for your case to be reviewed by the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9GE (website www.financial-ombudsman.org.uk).

There are a few instances where the Financial Ombudsman Service is not able to assist and you must have allowed Covea Insurance the opportunity to resolve your complaint before the Financial Ombudsman Services becomes involved.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN (website www.fscs.org.uk).

Data Protection Act

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) for the purpose of checking information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as fire, water damage or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Details of your Employers Liability cover will be passed to the Employers Liability Tracing Office and will be made available within a searchable database to potential claimants for the purpose of identifying which insurer or insurers provide or have provided employers liability cover to you as an employer.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. Other users of these fraud prevention agencies may use this information in their own decision making processes. You can find out further details explaining how the information held by fraud prevention agencies may be used by contacting us at info@coveainsurance.co.uk.

You should show this notice to anyone who has an interest in property insured under the policy. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

Under the Data Protection Act 1998 you have the right of access to any information held about you by Covea Insurance. You can exercise this right by contacting the Data Protection Officer.

Providing information to us signifies your consent to it being used for these purposes. If you have any queries about our use of your information please write to the Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA.

Covea Insurance plc
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