



The insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG18DA, other than the legal expenses section which is administered by MSL Legal Expenses Limited and underwritten by Financial & Legal Insurance Company Limited.

Covea Insurance plc and Financial & Legal Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Firm Reference Numbers are 202277 and 202915 respectively. MSL Legal Expenses Limited is authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 311676. This can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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).

The following optional cover is also available. Your schedule will show if you have selected this cover:

- **Legal Expenses**

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 £25,000 any one occurrence
- Drain cleaning £25,000 any one occurrence
- Fire Extinguishing Appliances £5,000 any one occurrence
- Landscape Gardens £25,000 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 £10,000

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
- Loss of Attraction
- Prevention of Access
- Unlawful Occupation

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

Legal Expenses (optional)

What you are covered for	Standard policy limit
Legal costs and expenses for insured incidents in connection with the business	
Breach of Environmental Obligations	£100,000
Contract Disputes and Debt Recovery	£100,000
Court Attendance	£1,000
Data Protection	£100,000
Employment Compensation Awards	£100,000
Employment Disputes	£100,000
Energy Performance of Buildings Directive 2002	£100,000
Health and Safety Appeals	£100,000
Legal Defence	£100,000
Licence Protection	£100,000
Personal Injury	£100,000
Property and Squatter Protection	£100,000
Property Damage	£100,000
Property Disputes	£100,000
Property Legal Defence	£100,000
Rent Recovery	£100,000
Tax Protection	£100,000 (£2,000 in respect of any Tax Aspect Enquiry)
Tenant Eviction	£100,000

The maximum amount that can be claimed in any period of insurance is £200,000

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 wording.

POLICY SECTION INFORMATION CAN BE FOUND IN	Significant and unusual exclusions or limitations	Page of Policy Wording
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 or flood • 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) 	22 22 22 16 16 22 Schedule
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 	23 23 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 	25 25 16
Section 2 Rent	<ul style="list-style-type: none"> • 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 	 16 Schedule
Section 3: Employers' Liability	<ul style="list-style-type: none"> • Injury arising in connection with work on offshore installations 	30
Legal Expenses	<ul style="list-style-type: none"> • Any claim or incident prior to the commencement of this insurance policy • Any claim relating to a motor vehicle • Dishonesty, deliberate acts, violence and fraud by the Insured person • Any claim where the Insured person is bankrupt, in liquidation or receivership • Any costs and expenses which are covered under any other Insurance except for any amount in excess which would have been payable under such insurance(s) • Any claim against MSL and or Covea Insurance and or disputes between the Insured person and any domestic partner or family members living permanently with the Insured person • The first part of any claim (the Excess) 	Endorsement Endorsement Endorsement Endorsement Endorsement Endorsement £200 except for Court Attendance and Personal Injury - Nil

How to contact us to make a claim

Sections 1 - 3

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 – **0330 024 2266 (Press option 2 – Commercial)**
- Dedicated fax number – **0330 024 2623**
- In writing to – **Commercial Insurance Care Line, Norman Place, Reading RG1 8DA**
- Email - newcommercialclaims@coveainsurance.co.uk

Covea Insurance Commercial Care Line is a service 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.

Legal Expenses

Claims should immediately be reported to MSL Legal Expenses Limited:

Tel: **0161 495 4490**

Email: nonmotorclaims@financialandlegal.co.uk

Post: MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW

How to cancel your policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must return the Policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by contacting your broker. If you cancel your Policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule.

How to make a complaint

Sections 1 - 3

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the Policy was sold and you should contact them directly. Alternatively please contact us using the following details quoting your Policy or claim number:

Customer Relations, Covéa Insurance, Norman Place, Reading, Berkshire RG1 8DA.

Telephone: 0330 221 0444

Website: www.coveainsurance.co.uk

Email: customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

Legal Expenses

MSL Legal Expenses Limited aim to provide a first class standard of service at all times. If you wish to raise a complaint relating to the sale of the Legal Expenses Insurance Section, please contact your broker.

If you feel that MSL Legal Expenses Limited have let you down and you wish to raise a complaint, please contact them on:

Telephone: 0161 492 5834

Email: complaints@financialandlegal.co.uk

Post: MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW

Their staff will attempt to resolve your complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, they will acknowledge your complaint promptly. If the complaint is not resolved within 4 weeks of receipt, they will write to you and let you know what further action they will take. A final response letter will be issued within 8 weeks of receipt.

Financial Ombudsman Service – all sections

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

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

www.financial-ombudsman.org.uk

email: complaint.info@financialombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Covea Insurance, MSL Legal Expenses Limited and Financial & Legal Insurance Company Limited 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. Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone: 020 7741 4100 Email: enquiries@fscs.org.uk Website: www.fscs.org.uk