



COMPLETE FLATOWNER

POLICY OVERVIEW



Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is A-One Flatowner?

The A-One Flatowner product is designed to meet the demands and needs of a landlord wishing to insure the assets, earnings and legal liabilities of their property. It is underwritten by Allianz Insurance plc.

What is the policy duration?

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

If you need to claim, your dedicated claims team will help and guide you through the process.

You can notify us of a claim by:

Telephone:

Property Claims: **0344 412 9988**

Liability Claims: **0344 893 9500**

Our claims helpline is available 24 hours a day, 7 days a week.

Post: Allianz Claims
PO Box 10509
51 Saffron Road
Wigston
LE18 9FP

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 9.

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand it's terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Telephone: **01483 552438**
Email: acccsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Full details of our complaints procedure will be found in the policy documentation.

Core Covers

Property Damage – Policy Section 1

Significant Features and Benefits

Covers loss or damage caused by the following:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake, Subterranean fire
- Storm, tempest or flood, Escape of water from tanks, apparatus or pipe, Impact by vehicles or animals, Sprinkler leakage, Escape of Oil
- Theft or attempted theft following forcible and violent entry to or exit from your premises
- Accidental damage
- Subsidence

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of the appropriate additional premium

Inflation provision – index linking and Day one reinstatement provides automatic inflation protection

Public authorities – costs incurred in rebuilding or repair to a standard required by the authorities

Alterations and additions – automatic cover up to 20% of the sum insured or £500,000 whichever is the less

Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees

Removal of debris costs – up to £5,000 any one claim (contents)

Alternative Residential Accommodation – where the building is unfit for occupation up to 33.3% of the buildings sum insured

Fixed glass – cost of temporary boarding up

Metered supplies – covers additional supply charges due to damage – up to £5,000 any one claim, £25,000 any one period of insurance

Trace and access – costs of locating source of escape of water or fuel oil and repair costs – up to £50,000 any one period of insurance

Landscaped grounds – covers damage to grounds resulting from damage to the buildings – up to £25,000 any one period of insurance

Contracting purchasers – your interest and that of the purchaser is protected during sale until purchase completion

Unauthorised use of supplies – covers the unauthorised use of metered supply – up to £25,000 any one claim

Freeholders, Lessors and Mortgagees – protection for any act, omission, alteration or neglect by a leaseholder, lessee or mortgagor which increases the risk of damage

Contractors Interest – up to £100,000 any one contract

Contract Works – up to £100,000 any one contract

Significant Exclusions or Limitations

- explosion due to bursting of non domestic steam boilers, or other steam apparatus
- Storm, Tempest or Flood, Escape of water from any tank, apparatus or pipe, Sprinkler Leakage, Theft or attempted theft, Accidental/Malicious damage and Escape of Oil in any unoccupied building
- theft of contents not involving forcible and violent entry to or exit from the premises, or to items in gardens or landscaped areas
- damage due to terrorism
- damage to and arising from mobile phone masts
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- faulty or defective design workmanship or materials
- changes in water table level
- pollution or contamination
- Subsidence cover excludes
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
 - the settlement or movement of made up ground
 - coastal or river erosion
 - defective design or workmanship or the use of defective materials
 - damage which commenced prior to inception of this cover
 - damage as a result of demolition, excavation or other building work
 - the first £1,000 of any claim
- nil excess applies
- damage to paintings, prints and works of art limited to £5000 any one item

Conditions – Unoccupied Buildings

Unoccupied buildings or flats are not insured unless they are notified to us and we agree to continue cover.

If we agree to continue cover, mains services must be switched off and the water system drained other than in respect of security or fire alarms or sprinkler systems or during the period 1st October to 1st April each year where the central heating systems are kept working at a minimum of five degrees Centigrade. The property must be inspected internally and externally weekly (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.

Felt Roof Condition

You must ensure that any felt roof over seven years old is inspected annually and any remedial work required completed.

Property Damage – Policy Section 1 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Clearance of drains, gutters and sewers – covers the costs of clearance resulting from damage to the buildings – up to £1,000 any one period of insurance</p> <p>Tree felling and lopping – covers the costs of removing or lopping trees which are an immediate threat to life or of damage to the property insured – up to £2,500 any one claim</p> <p>Fences and gates – provides additional cover for storm and flood – up to £250 any one claim</p> <p>Garden furniture – provides additional cover for storm and flood – up to £5,000 any one claim</p>	

Property Owners Liability – Policy Section 2

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers legal liability to third parties for accidental injury or damage, limit of indemnity as shown in schedule</p> <p>Cover includes the legal liabilities of:</p> <ul style="list-style-type: none"> • Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services • Your partners, directors or employees • Anyone you are carrying out work for under any contract in respect of that work <p>Joint insured – if more than one party is named as the Insured the policy will cover them separately subject to the overall policy limit</p> <p>Overseas personal liability – covers a temporary visit to any other country made in connection with the business</p> <p>Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions</p> <p>Motor contingent liability – indemnifies you against liability for vehicles not owned or provided by you in connection with the business</p> <p>Data Protection Legislation Cover – provides protection up to a limit of £100,000 in any one period of insurance</p> <p>Defective Premises Legislation 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you</p> <p>Consumer protection and food safety acts legal defence costs – covers cost of defence of criminal proceedings</p> <p>Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:</p> <ul style="list-style-type: none"> • £750 for each days attendance for partners and directors • £250 for each days attendance for an employee <p>Legionellosis – covers your liability up to a limit of £500,000 due to escape of legionella from water systems</p>	<ul style="list-style-type: none"> • injury to any employee • loss of or damage to property belonging to you or in your charge or control • liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or rectifying faulty work • liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any water craft or aircraft • liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee • in respect of liability arising from products which attaches solely under the terms of an agreement • injury, loss or damage arising from manual work carried out away from the premises, or outside of the EU • loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1 • any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident • fines, penalties or liquidated, aggravated, punitive or exemplary damages • liability arising out of the operation of a sling or cradle • occupiers liability arising from residential accommodation caused by a resident • £250 third party property damage excess • liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos <p>Conditions</p> <p>Bona Fide Subcontractors</p> <p>You must ensure that any bona fide sub contractors used by you have Employers Liability and Public Liability insurance in force, with a minimum Limit of Indemnity of £2M for Public Liability. If you fail to comply your policy may not operate.</p>

Commercial Legal Expenses – Policy Section 4

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance.

Significant Features and Benefits	Significant Exclusions or Limitations
<p>The cover provided under this Section covers Claims where the Insured</p> <ul style="list-style-type: none"> • first receives notification they need to defend a claim from a third party; or • first becomes aware they need to pursue a claim against a third party; and <p>notifies the Insurer during the Period of Insurance.</p> <p>Limit of Indemnity</p> <p>You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:</p> <ul style="list-style-type: none"> • Business Aspect Enquiry which is £2,000 any one claim; • Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim <p>The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000</p>	<ul style="list-style-type: none"> • Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an Employee's contract or taking any action which leads to the giving of a formal warning or dismissal of an employee • Any dispute arising from an agreement the Insured enters into to let the Premises for residential purposes. • The pursuit by the Insured of an Undisputed Debt. • Any claim relating to deliberate, reckless or careless mis-statements by you • Claims where there are no reasonable prospects of a satisfactory outcome • Any legal expenses incurred without our written consent • At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative
<p>Additional Benefits available to all policyholders</p>	
<p>Lawphone Legal Helpline</p> <p>Advice on any business related legal matter</p>	<ul style="list-style-type: none"> • Advice is only available over the telephone • Advice only relates to your company's legal problems • Advice will always be in accordance with the laws of Great Britain and Northern Ireland
<p>Tax Advice Helpline</p> <p>Advice on any tax matter affecting your business</p> <p>The advice is provided by Abbey Tax Protection a trading division of Abbey Tax and Consultancy Services Ltd</p>	<ul style="list-style-type: none"> • Advice is only available over the telephone • No advice is available in respect of tax planning • Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland
<p>Allianz Legal Online</p> <p>Online support to help you produce legal paperwork in connection with your business</p>	<ul style="list-style-type: none"> • This service is only available over the internet. • The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland
<p>Additional Services available to all policyholders</p>	
<p>Undisputed Debt Recovery Service</p> <p>Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business</p> <p>The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland</p>	<ul style="list-style-type: none"> • The legal action to recover the debt must be able to be taken within Great Britain • The amount of the undisputed debt must be at least £250 • We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt • This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt

Commercial Legal Expenses – Policy Section 4 (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Solicitor Employment Support Service</p> <p>This service will provide you with the use of a solicitor to carry out, on your behalf:</p> <ul style="list-style-type: none"> • a redundancy programme; or • an internal disciplinary hearing or grievance hearing relating to an Employee. <p>This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP</p>	<ul style="list-style-type: none"> • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy
<p>Specialist Legal Support Service</p> <p>This service will provide you with access to a specialist solicitor if</p> <ul style="list-style-type: none"> • Lawphone is unable to assist with the legal problem because it is specialist in nature; or • the claim is not covered by the legal expenses section; or • you require a full legal review of your business. <p>This service is provided by DWF LLP</p>	<ul style="list-style-type: none"> • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy
<p>Crisis Response</p> <p>This service will provide you with access to</p> <ul style="list-style-type: none"> • a range of services to provide support to prepare for, and deal with, a business crisis. • crisis management training, reviews and a bespoke crisis management plan. <p>This service is provided by DWF LLP</p>	<ul style="list-style-type: none"> • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

Optional Covers

Employers Liability – Policy Section 3

Significant Features and Benefits

Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Cover extends to include:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone for whom you are carrying out work under any contract

Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions

Court attendance compensation – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance for an employee

Significant Exclusions or Limitations

- work on an offshore installation or travel to or from
- liability arising out of the operation of a sling or cradle
- injury to any employee where motor insurance is required by law

How to Make a Claim

If you need to claim, your dedicated claims team will help and guide you through the process.

You can notify us of a claim by:

Telephone:

Property Claims **0344 412 9988**

Liability Claims **0344 893 9500**

Post: Allianz Claims
PO Box 10509
51 Saffron Road
Wigston
LE18 9FP

If you have a Commercial Legal Expenses claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on **0344 873 0845** quoting the five digit Master Policy Reference shown in the Commercial Legal Expenses section in the policy schedule.

Post: The Claims Department
Allianz Legal Protection
Allianz-ALP
PO Box 10623
Wigston
LE18 9HJ

Lines are open 24 hours a day, 7 days a week.

Our claims helpline is available 24 hours a day, 7 days a week.

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious accident, loss or damage.

Claims Details

Please have the following information available, where possible, when making a claim:

Property Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Location and description of the loss

Injury Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Name and address of injured party
- Description of the injury, where and how it occurred

Commercial Legal Expenses Claims

- Your contact information, including address and telephone numbers
- Master Policy reference shown in the policy schedule
- Brief summary of the problem

What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone – whichever you prefer.

Depending on the type of claim and value involved, we may:

- forward a claim form for you to complete and sign
- ask you for additional information
- appoint an independent loss adjuster to deal with your claim (loss adjusters are claims specialists who investigate large or complex claims, usually at the scene of an incident, to establish the cause of the loss and assist the insurer in dealing with your claim)
- arrange for a member of our claims team to visit you

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 **allianzUKbroker**

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Financial Services Register number 121849.