

summary of cover

FLATS INSURANCE



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This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Flats Insurance policy.

This policy is available for entire blocks of long term residential flats and is designed to provide owners such as residents associations and leaseholders with all the essential insurance cover they require. Both purpose blocks of flats and converted properties can be insured.

This product allows you to insure the following:

- Buildings
- Contents of common parts
- Liabilities
- Legal expenses

The summary highlights the main features and benefits and significant exclusions and limits of the policy to help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you; it may also be unusual compared to other products in the market.

This summary does not contain all the terms and conditions that may apply to the policy, this information can be found in the policy document.

A copy of the policy document will be sent to you after you have taken out the policy but is available beforehand from us on request or you can download it from our website at www.ecclesiastical.com.

When you take out cover with us we will issue you with a schedule, this document details the cover provided and the property insured.

How long does the policy cover me for?

The standard duration of this non-investment insurance contract is 12 months.



Buildings cover

Features and benefits

Sum insured and settling claims

You select the sum insured, which is the total amount of cover you require. This must represent the cost of reinstating your buildings, as new, including all the professional fees which could be incurred e.g. architects' and surveyors' fees.

We index-link your sum insured to help protect against the effects of inflation.

When we settle a claim we will pay the cost of either repairing or reinstating as new, the damaged part of the buildings.

Standard cover

Cover for the premises, including garages and outbuildings, against damage by a range of events such as fire, theft, subsidence, storm, flood and escape of water or oil.

See the policy document for the full list of events that apply.

Accidental breakage of fixed glass

This includes double-glazing, sanitary ware and ceramic hobs or tops.

Temporary accommodation, loss of rent and denial of access

Costs of temporarily re-locating your tenants if the building cannot be lived in, or access to it is denied, due to an insured event. Also pays for any rent you would have been paid.

Significant exclusions and limitations

The sum insured plus index-linking will be the most we will pay.

If your sum insured is not adequate, we will reduce any claim you make in proportion to the amount by which you are underinsured.

We exclude storm damage to fences, hedges and gates.

We exclude theft, malicious damage or damage caused by escape of water or oil occurring to
(i) the building, or
(ii) to any individual flat which has been unoccupied or unfurnished for more than 60 days.

We exclude damage occurring to
(i) the building, or
(ii) to any individual flat which has been unoccupied or unfurnished for more than 60 days.

Limit

20% of the sum insured.

Features and benefits

Damage to services

Covers accidental damage to service pipes cables sewers and drains.

Trace and access

Costs of locating the source of water or oil damage (as insured under the policy).

Damage to the grounds caused by the emergency services

Replacement of keys and locks following theft of keys

Excess

We will discount your premium if you choose an additional voluntary excess.

Significant exclusions and limitations

Limit

Up to the sum insured.

Limit

£5,000 any one claim and £25,000 in any one period of insurance.

We exclude damage caused by police raids.

Limit

£5,000 any one claim.

Limit

£500 any one claim.

You will have to pay the first £100 of each claim or the first £1,000 for subsidence, heave or landslip claims.

Contents of common parts

Features and benefits

Sum insured and settling claims

A sum insured of £20,000 (limit £1,500 for any one picture, curio or work of art) is provided as standard.

The standard sum insured can be increased for an additional premium.

When we settle a claim we will either repair, replace or pay the cost of replacing as new.

Standard cover

Cover for the contents of common parts against damage by a range of events such as fire, storm, flood, malicious damage theft and escape of water or oil.

See the policy document for the full list of events that apply.

Accidental breakage of glass and mirrors

Accidental breakage of mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops forming part of a free-standing unit.

Loss or damage to property normally kept in the grounds

Contents of common parts temporarily removed

Damage as insured under the policy to contents of common parts whilst temporarily removed for cleaning, renovation or repair.

Significant exclusions and limitations

The sum insured will be the most we will pay.

If your sum insured is not adequate, we will reduce any claim you make in proportion to the amount by which you are underinsured.

We exclude malicious damage, theft or damage caused by escape of water or oil occurring after the building has been unoccupied or unfurnished for more than 60 days.

We exclude malicious damage or theft caused by the Insured, their directors, any member of the Insured's family or any resident.

We exclude theft resulting from loss by deception.

Excluded if the building has been left unoccupied or unfurnished for more than 60 days.

Limit

£2,500 any one claim.

We exclude trees, shrubs, plants or grass.
We exclude damage caused by storm or flood.

Limit

£2,000 any one claim.

Features and benefits

Loss of oil, gas and metered water

Charges payable in respect of loss of oil, gas or metered water following accidental damage to the water or heating system.

Excess

We will discount your premium if you choose an additional voluntary excess.

Significant exclusions and limitations

Limit

£5,000 any one period of insurance.

You will have to pay the first £100 of each claim.

Optional extensions to the Buildings cover and Contents of common parts cover

The following are available as an extension to the standard cover for an additional premium

- **Accidental damage**
- **Certified Act of Terrorism**
Covers acts of terrorism as defined by HM Treasury. Please note this cover is not available in Northern Ireland.

Liabilities

Features and benefits

Public liability

Your legal liability to members of the public following accidental bodily injury or damage to their property arising out of the ownership, management or occupation of the flats.

Includes liability of lessees or owners of individual flats as owners and their liability as occupiers of common parts of the building.

Cross liabilities

Cover is provided for all individuals insured for their liability to each other as if each was individually insured.

Defective Premises Act

Cover for aspects of liability incurred under the Defective Premises Act 1972 in respect of property that you have disposed of.

Employers' liability

This is an optional cover available for an additional premium.

Your legal liability for accidents to and illness of employees sustained in the course of their employment. The cover meets the requirements of the Employers' Liability (Compulsory Insurance) Act 1969.

Significant exclusions and limitations

Limit

You choose the limit of indemnity you require from either; £2,000,000; or £5,000,000; or £10,000,000, any one event.
(Legal costs and expenses are payable in addition).

We exclude any claim arising from terrorism.

We exclude fines or penalties of any kind.

Excluding the liability of each resident as occupier of the flat in which they live.

Limit

The limit of indemnity chosen for Public liability will be the maximum payable for any one event.

Limit

The limit of indemnity chosen for Public liability will be the maximum payable for any one event.

Limit

£10,000,000 any one event including legal costs and expenses (£5,000,000 for terrorist-related claims).

Legal expenses

This cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited.

Features and benefits

In the areas following, we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Legal defence

Defence of criminal prosecutions arising from your business activities, also for civil actions in respect of the following:

- Data Protection Act
- Wrongful arrest for theft
- Unlawful discrimination
- Pension fund disputes

Property protection

We will pursue claims following damage to your property.

Cover extends to problems such as nuisance and trespass.

Bodily injury

We will pursue claims for accidental death or physical injury to you or your employees.

Significant exclusions and limitations

The maximum amount payable for each insured event is £100,000.

Excludes events happening outside the period of insurance.

Excludes cases where it is unlikely that the insured person will recover damages or make a successful defence of their claim.

Excludes claims reported more than 180 days after you should have known about the insured event.

Excludes costs incurred before DAS agrees to accept a claim.

Excludes motoring or parking offences.

Excludes damage to motor vehicles.

Excludes accidents involving motor vehicles.

Features and benefits

Tax protection

We will represent your rights throughout an investigation by HM Revenue and Customs into your business accounts (and PAYE or Social Security contributions).

We will also represent your rights in appeals against VAT assessments.

Significant exclusions and limitations

Limit of £2,000 applies for aspect enquiries or tax intervention enquiries.

Excludes the first £200 of costs and expenses for each aspect enquiry and tax intervention enquiry.

Excludes tax avoidance schemes.

Excludes investigation or enquiries by HM Revenue and Customs Special Investigation Section or Special Civil Investigations or the Revenue and Customs Prosecution Office.

Excludes dishonesty or criminal offences.

What if I need to make a claim?

For all claims other than legal expenses claims

If you need to report a claim you can call us on

0845 603 8381 – 24 hours a day, 7 days a week.

For legal expenses claims

You can phone DAS on

0117 934 2104

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/pages/register

**or by contacting the FSA on
0845 606 1234**



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