

# Residential Property Owners

## Policy Summary

The insurance cover is provided by Covéa Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Residential Property Owners policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. It is designed to meet the demands and needs of landlords who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements.

Optional features are also available, and these can be used to amend the policy cover to meet wider requirements that you may have.

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

Your cover is valid for 12 months and is renewable annually.

# 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:

Description
<b>SECTION A – BUILDINGS</b>
<b>Standard Buildings</b> Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the buildings sum insured as shown in the policy schedule
<b>Cables, Pipes, Tanks</b> Accidental damage for which you are legally responsible
<b>Temporary Accommodation and Loss of Rent</b> Cost of temporary accommodation or loss of rent if your property is uninhabitable due to damage insured by this section Up to 33.3% of the sum insured
<b>Malicious Damage by Tenants</b> Malicious damage caused by persons legally on the premises
<b>Trace and Access</b> Cost of locating the source of damage and subsequent making good up to £5,000
<b>Emergency Access/Landscape Gardens</b> Cost of making good destruction of or damage to buildings or landscape gardens caused by the emergency services to prevent loss or damage to the property up to £1,000
<b>Replacement of Locks</b> Cost of replacing and fitting the locks and keys of external doors and windows of the property if the keys are stolen from you up to £1,000
<b>Unauthorised use of Electricity, Gas or Water</b> Cost of metered electricity, gas or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the property without your authority up to £1,000

# Significant features and benefits of the policy

*continued*

## Description

### **Property Owners Liability**

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £5,000,000 plus costs

### **Employers Liability**

Legal liability arising in respect of bodily injury to any employee in connection with the business of landlord

Up to 10,000,000 plus costs

### **Accidental Damage**

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

## **SECTION B: CONTENTS**

### **Standard Contents Cover**

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the contents sum insured as shown in the policy schedule

### **Legal Liability**

Legal liability as owner of landlords contents for injury caused to any person or loss of or damage to property

Up to £5,000,000

# 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 document.

Description	See Policy Document
<p><b>SECTION A: BUILDINGS</b></p> <p><b>Standard Buildings</b></p> <p>Excess is £250 except for malicious damage by legal tenants and Subsidence, Landslip and Heave where the excess is £1,000</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your property is unoccupied</p> <p><b>Cables, Pipes, Tanks</b></p> <p>Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains</p> <p><b>Property Owners Liability</b></p> <p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	<p>SECTION A</p> <p>Pages 11-18</p>

# Significant and unusual exclusions or limitations of the policy

*continued*

Description	See Policy Document
<p><b>SECTION B: CONTENTS</b></p> <p><b>Standard Contents cover</b></p> <p>Excess is £250 except for malicious damage by legal tenants where the excess is £1,000</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Escape of water or oil, theft or attempted theft or malicious acts while your property is unoccupied</p> <p><b>Legal Liability</b></p> <p>Legal Liability arising from</p> <ul style="list-style-type: none"><li>– Bodily injury to you or a family member or an employee</li><li>– Damage to property owned or the ownership of any land or building</li><li>– Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment</li></ul>	<p>SECTION B</p> <p>Pages 19-21</p>

# Customer information

## How to contact us to make a claim

For all claims call **Alan Boswell Group** on **01603 218099** and we will be glad to help you. Please visit our website for further guidance [www.alanboswell.com](http://www.alanboswell.com).

For claims outside of normal working hours please call:

### **Covéa Insurance Commercial Care Line**

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Covéa Insurance Commercial Care Line, PO Box 471, Cardiff CF10 3ZX**

**Covéa Insurance Commercial Care Line** is a service exclusive to Covéa 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 have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of the premium paid, subject to a deduction for the time which you have been covered plus an administration fee of £25.

To exercise your right to cancel, please contact Alan Boswell Group at the following address:

Alan Boswell Group  
Harbour House  
126 Thorpe Road  
Norwich NR1 1UL  
Telephone: 01603 218000

# Customer information

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## How to make a complaint

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 Alan Boswell Group will be able to resolve any concerns, and you should contact them directly at the following address:

Alan Boswell Group  
Harbour House  
126 Thorpe Road  
Norwich NR1 1UL  
Telephone: 01603 218000

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, Covéa Insurance plc,  
Norman Place, Reading RG1 8DA.  
Telephone: 0844 902 1000  
Website: [www.coveainsurance.co.uk](http://www.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.

If you should remain dissatisfied, once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR.  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 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.

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



**Covéa Insurance plc**

Norman Place  
Reading  
RG1 8DA  
Telephone: 0844 902 1000  
Fax: 0118 955 2211

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

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