



# Brevent Insurance Property Owners Select Policy Summary of Cover

**Important Information** (100X1000S)

# BREVENT insurance

The Brevent Insurance Property Owners Select Policy is a commercial insurance policy that has been designed to meet the needs of Property Owners and Residents' Management Companies who are required to insure a block of apartments and flats. The product provides in one package, a range of covers suited to their particular insurance needs. The Brevent Property Owners Select policy includes Property Owners and Employers Liability insurance as standard.

This is a summary of the key features and benefits together with the significant limitations and exclusions of the policy. You will find the full terms and conditions in the Brevent Property Owners Select full policy document. The Brevent Property Owners Select policy is underwritten by Allianz Insurance plc. The duration of the Policy is twelve months or as shown on the Certificate of Insurance.

## Property Cover

The cover provided is on an "All Risks" basis which includes accidental loss or destruction to the property insured by the following:-

Fire, Lightning, explosion, aircraft, other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

This being blocks of flats including their grounds, all within the boundaries for which the Insured is responsible including:

- Landlords' fixtures and fittings (including communal televisions, radio receiving aerials, satellite dishes and related fittings on or in residential premises) fixed glass, fixed sanitary wear, walls, gates, fences in, on or pertaining to the buildings.
- Telephone, gas, water, electric instruments, meters, piping, cabling and the like and their accessories in, on or pertaining to the buildings including such property in adjoining yards or roadways or underground at the premises and extending to the public mains.
- Fuel tanks and their ancillary equipment, pipe work and the like at the premises.
- Small outside buildings, annexes, gangways, conveniences and other structures at the premises.
- Roads, car parks, yards, forecourts, patios, pavements, footpaths and similar hard surface areas at the premises.
- Contents of the common parts including furniture, furnishing, carpets, decorations, potted plants, tree shrubs, video, audio and building management and security systems and equipment.
- Tree shrubs, plants, turf, ponds, lakes, fountains, landscaping, garden furniture and ornaments and gardening equipment at the premises.

## Additional standard features include

- 1) £100 policy excess for communal area and individual claims
- 2) £1000 excess for subsidence claims
- 3) Automatic note of interest for any Freeholder, Lessee and mortgagees.
- 4) **Employers Legal Liability** for injury to employees — limit of **£10,000,000** or £5,000,000 in respect to terrorism
- 5) **Property owners liability** for injury to the public — limit **£10,000,000** or £5,000,000 in respect of an act of terrorism.
- 6) Up to **10%** of the overall buildings' floor space comprising of purpose built commercial space. This space being occupied by 'low risk' commercial occupiers.
- 7) Up to **10%** of Leasehold apartments being owned by Registered Housing Associations.

- 8) Monthly index linking of the Buildings Sum Insured in accordance with the RICS Building Cost Index
- 9) Automatic **50%** increase of declared day 1 value of the policy to allow for inflation during the period of insurance
- 10) Unrestricted cover on flats being conveyed between exchange and completion.
- 11) Unrestricted cover on individual vacant or rented flats. Subject to them being professionally let on an assured short term tenancy.
- 12) Accidental damage to fixed glass and sanitary fittings
- 13) Accidental damage to underground pipes cables and drains servicing the building.
- 14) Cover for Buildings Alterations and additions — limit of **20%** of the sum insured or **£2,500,000** whichever is less
- 15) Loss or Damage to communal contents furnishing & carpets
- 16) Payment for alternative accommodation following damage by an insured peril or prevention of access, limit **30%** of sum insured
- 17) Professional fees, architects, surveyors, legal and consulting engineers fee, managing agents fees for reinstating or repairing the property
- 18) Debris removal costs following insured loss or damage
- 19) Automatic reinstatement of sum insured following insured loss
- 20) Trace and Access. The cost of tracing the escape of water or fuel oil from any tank apparatus or pipe.
- 21) The cost of removal or lopping trees which are an immediate threat to life or property insured up to the amount of **£5,000**.
- 22) Compensation for leakage of metered water, gas, electricity or other meter supply charges incurred by the insured in consequence of damage. Limit **£250,000**.
- 23) Cost of replacing locks and keys of doors/ windows following theft for which the insured is responsible. Limit **£7,500**.
- 24) Cost incurred for replenishing fire extinguishers, replacing sprinkler heads and alarm and CCTV resetting costs.
- 25) Costs of restoring landscaped grounds to their original appearance following damage up to the amount of **£25,000**.
- 26) Removal of wasp/ bee nests. Limit of cover up to **£500** per claim.
- 27) Fly tipping clearance costs incurred by the insured up to the amount of **£25,000**.
- 28) Cover for boarding up following damage to fixed glass in windows, doors, fan lights and skylights. The provision of temporary doors for the purpose of weather proofing and securing the building.
- 29) Eviction of unauthorised occupants including legal expenses. Limit of **£250,000** per claim.
- 30) Glass & Legal Advice help line advice 24 hours a day

## Property Owners Liability

Provides cover in respect of all sums which you become legally liable to pay as compensation to third parties for accidental injury or damage.

- 1) Standard limit of Indemnity **£10m**
- 2) Terrorism Limit **£5m**
- 3) Legionellosis Liability limit **£1m**

## Employers Liability

Provides cover for damages, legal costs and expenses for which you are legally liable in respect of bodily injury or disease to employees.

- 1) Standard limit of indemnity **£10m**
- 2) Employers Liability – Terrorism limit **£5m**
- 3) Health and Safety at work – Legal defence costs
- 4) Unsatisfied Court Judgements obtained by employees against 3<sup>rd</sup> parties for injury sustained at work if judgement remains unsatisfied.
- 5) Court attendance compensation covers attendance as a witness in connection with a claim

## Significant conditions

All known material matters are disclosed to the Insurers prior to the property being placed on cover.

Once cover is in place that subsequent matters arising that may effect the insurance be promptly disclosed to the Insurer once known.

The property is well maintained.

## Significant exclusions

- **War and similar risks**
- **Radioactive contamination**
- **Acts of Terrorism** except for:
  - Employers Liability – limit £5m
  - Public Liability – Limit £5m

## Brevent Insurance Property Owners Select Policy



This policy is provided by Allianz Insurance plc.

Allianz is authorised and regulated by the Financial Services Authority

## Terrorism Cover Option

**Terrorism cover can be provided for an additional premium. The cover is provided by the Government backed insurer Pool Re.**

Having Terrorism Cover in place can often be a contractual requirement of a mortgage lender on a mortgagee.

It is the responsibility of the individual/body charged with arranging insurance to establish if Terrorism cover is a prerequisite of any mortgages arranged against the property.

The Terrorism option is available within the territorial limits of England, Scotland & Wales

**If this option is taken out, it will be detailed separately on your insurance schedule.**

**This option when in force covers loss or destruction or damage to the Insured Property.**

**Please read this summary in conjunction with the Brevent Insurance “About our Insurance Services and our Terms of Business” document.**

## More about this policy

**This section details other important information about this policy.**

### Cancellation Rights

You have a right to cancel the policy within a 14 day period and receive a return of any premium returned.

This is subject to certain terms, full details of which can be found in the policy wording.

### How to make a claim

If you need to make a claim under this policy, you will need to complete and return a claims form with the required supporting information.

You can obtain a claims form by visiting the **Brevent Insurance** website Claims information area at [www.brevent.co.uk](http://www.brevent.co.uk), or alternatively by calling 01268 858083.

You can also contact our claims lines:

Individual Flat Owners Claim	Tel: 0113 284 8297
Communal Area Claim	Tel: 01268 858083
24hour Emergency Glass Replacement	Tel: 0800 47 47 47

### If you have a complaint

We aim to provide a “right first time” service. If we make a mistake we will try to put it right promptly.

If, however if our service does not meet your expectations, please in the first instance contact the Office Manager in writing at:

**Brevent Insurance**  
**20 Western Road**  
**Benfleet**  
**Essex, SS7 2TN**

Phone: 01268 858083.  
Fax: 0207 160 9372  
Email: [customerservice@brevent.co.uk](mailto:customerservice@brevent.co.uk)

Within 5 working days of making a complaint you can expect to receive our written acknowledgement of your complaint.

It is our aim to investigate and provide a final response to your complaint within 20 working days. If we are unable to achieve this, we will let you know when we expect to make a final response. We will also provide you with information about the Financial Ombudsman Service.

**If your dissatisfaction is in relation to the insurer, please contact:**

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

### Financial Services Compensation Scheme

Brevent Insurance and Allianz Insurance plc are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if Brevent or Allianz cannot meet our obligations.

Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

**A full copy of the Brevent Property Owners Select Policy wording can be downloaded from our website at [www.brevent.co.uk](http://www.brevent.co.uk) or can be provided upon request.**

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insurance