

Property Owners Insurance

Policy Summary

This summary gives a general overview of the covers provided by this insurance. It does not include all the details of your individual policy. Please read this document alongside your quote or policy schedule and policy wording for full information about the terms and conditions of your cover and any limits or exclusions that apply.

We recommend that you read all your policy documents carefully to ensure you understand the cover provided and that it meets your needs. If you have any questions or are unsure about any aspect of your cover, please contact your broker.

Property Owners insurance is a commercial product underwritten by Intact Insurance UK Limited. It is suitable for customers who require protection against financial losses arising from specific insured events relating to the ownership of property. For example, fire, theft and accidental damage if insured.

Some sections of this policy apply automatically, others are optional. Optional cover only applies if you have selected them and do not apply to your policy if the cover is shown as 'Not Included' on your policy schedule. You can find more information about each of these covers under the same heading in the following pages of this summary.

Automatic Covers

- Property Damage Insurance
 - Buildings
- Property Owners' Liability Insurance
- Legal Defence Cost Insurance
- Machinery Breakdown Insurance

Optional Covers

- Property Damage Insurance
 - Landlord's Contents
 - Rent
- Terrorism Insurance
- Employers' Liability Insurance
- Legionellosis Liability Insurance
- Legal Expenses Insurance

Significant General Exclusions

Unless stated otherwise these exclusions apply to all sections of your policy. Please refer to your policy wording for the full list of exclusions applicable to this policy.

We will not pay any claim due to:

- ⊗ war and allied risks;
- ⊗ radioactive contamination;
- ⊗ loss or damage caused by terrorism*;
- ⊗ cyber loss or loss pertaining to data;
- ⊗ disease.

*unless you have selected Terrorism Insurance cover and it is shown as insured in your quote or policy schedule.

Restrictions that apply to your policy

Along with the 'Exclusions and Limitations' listed in each section, there may be other restrictions or conditions that apply.

To fully understand what's included in your policy, please check your policy wording, schedule, endorsements, or certificates for details about:

- any excess or contribution you may need to pay if you make a claim;
- any section limits and sub-limits that apply to each section;
- the sums insured that you've agreed with us;
- how claims will be settled;
- the insurable value of your property (if the values you declare are lower, your claim may be reduced);
- any minimum security requirements you need to meet.

Your obligations

Failure to comply with these obligations could invalidate the policy or result in a claim being rejected.

It is important that you:

- make a fair presentation of the risk at inception, renewal, and any variation of the policy and ensure that the information on the statement of fact is correct;
- tell us of any changes in your circumstances that may affect your insurance, and the cover provided;
- tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim;
- do not admit, deny, negotiate, or settle a claim without our written permission;
- follow all the terms and conditions set out in the policy.

The duration of the policy

The policy is renewed on an annual basis and will usually run for twelve months. The start and end date of your insurance cover are shown in your policy schedule.

You will need to review and update your cover periodically as changes happen to ensure it continues to meet your needs.

Where you are covered

Your cover primarily applies in the United Kingdom, the Channel Islands and the Isle of Man, however your cover may be subject to variation or restriction. Please see your policy wording and the accompanying policy schedule. Your broker (or Intact Insurance if you do not have a broker), will provide you with more details.

How to pay your premium

You may be able to pay your policy annually, by monthly instalments or another option. Your broker, or Intact Insurance if you do not have a broker, will provide you with more details.

You must pay the premium shown in your policy schedule. We reserve the right to terminate the policy if there is a default in instalment payments due under any linked loan agreement or payment schedule.

If you have trouble paying your premium, please get in touch to discuss your options.

How to make a claim



You can notify us of any claim by calling our **24 hour claims helpline** on 0345 300 4006 or you can tell us about your claim by visiting our website. You can do this at any time by scanning the

QR code or by visiting intactinsurance.co.uk/claims. Alternatively, you can contact your broker for a claim form. You must give us any information or help that we may ask for. Full details of how to claim are included in the policy wording under 'Claims Notification.'

How to cancel your policy

You can cancel your policy at any time. You can do this by informing your broker.

We may cancel this policy by giving you at least 30 days' written notice to either your broker or your last known address.

We will pay you a refund of any premium already paid for the remaining period of insurance, if you have not made a claim and there are no notifiable incidents during the current policy year and the refund amount is more than £25.

Law applicable to your policy

The law which applies is the law applicable in the part of the United Kingdom, Channel Islands, or the Isle of Man in which you are based. Full details will be provided in your policy wording and policy schedule.

How to make a complaint

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint, you should contact your broker, or Intact Insurance if you do not have a broker.

In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

You can contact our Customer Relations Team by writing to us by post or by email.

Address: Intact Insurance, Customer Relations Team,
PO Box 255, Wymondham, NR18 8DP

Email: customerrelations@intactinsurance.co.uk

Financial Ombudsman Service

If the Intact Insurance Customer Relations team cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

Address: Financial Ombudsman Service, Exchange
Tower, London, E14 9SR

Telephone: 0800 023 4567
(free from mobile phones and land lines) or
0300 123 9123
(costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Compensation

Intact Insurance UK Limited is a member of the Financial Services Compensation Scheme (FSCS).

This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Property Damage Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Your buildings are covered against the following standard covers. You may also choose to cover landlord's contents (in the tenanted portions) and loss of rent against the following standard covers.

Standard covers:

Loss or damage caused by:

- ✔ fire, smoke, lightning, explosion, earthquake;
- ✔ riot or civil commotion;
- ✔ storm or flood;
- ✔ escape of water, beverages or oil;
- ✔ impact by any vehicle, aircraft or aerial devices dropped from them, an animal or collapse or breakage of aerials or satellite dishes;
- ✔ accidental escape of water from any automatic sprinkler installation;
- ✔ theft or attempted theft;
- ✔ subsidence, ground heave or landslip;
- ✔ falling trees, branches, aerials, masts and satellite dishes;
- ✔ any other accidental damage not specifically excluded.

Exclusions and Limitations

- ✘ Please see 'what is not covered' in your policy wording.
- ✘ Limits apply as shown in your policy wording or as otherwise shown in your schedule.

Cover excludes:

- ✘ damage caused as a result of illegal activities (other than as provided for in the Illegal Cultivation of Drugs extension);
- ✘ some covers are excluded if premises are unoccupied beyond the period stated in your policy wording.

Buildings

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Loss or damage to buildings including:

- ✔ fixtures and fittings, fixed glass, fitted floor coverings;
- ✔ solar panels, wind turbines attached to the buildings;
- ✔ foundations;
- ✔ furnishings and other contents in common parts of the buildings;
- ✔ outbuildings, car parks, drives, roads, pavements, footpaths, walls, gates, fences, hedges and landscaping (excluding external ponds and lakes);
- ✔ service pipes and cables;
- ✔ swimming pools, tennis courts and squash courts forming part of residential premises.

Cover is extended to include:

- ✔ additional sprinkler costs;
- ✔ alterations and additions to the buildings;
- ✔ archaeological discoveries;
- ✔ automatic cover for newly acquired premises and for alterations and additions to existing buildings;
- ✔ costs of repairing damage caused by the emergency services in gaining access to your buildings out of concern for the welfare of anyone inside;
- ✔ damage to landscaped gardens and grounds caused by emergency services;
- ✔ the interest of contractors is noted as a joint policyholder in your buildings where you are required to effect the insurance;
- ✔ contracting purchasers will have benefit of this insurance if the building is damaged prior to completion of the sale;
- ✔ fire extinguishment, accidental gas discharge and alarm setting expenses;
- ✔ fly tipping;
- ✔ glazing repairs;
- ✔ damage as a result of property being used by occupants for the illegal cultivation of drugs (for residential properties you must comply with vetting and other requirements);
- ✔ inadvertent omission to insure;
- ✔ incombustible reinstatement;
- ✔ loss of gas, oil or metered water;

Exclusions and Limitations

- ✘ Please see 'what is not covered' in your policy wording.
- ✘ Limits apply as shown in the policy wording or as otherwise shown in your schedule.

What is covered (cont.)

- ✔ non-invalidating of cover protecting the interests of you, assignees, freeholders, mortgagees, lessees or lessors if alterations to the premises or any increased risk of damage occurs without their knowledge or consent, provided they advise us immediately they become aware of such changes and pay any reasonable additional premium;
- ✔ reinstatement to match;
- ✔ costs of removing wasps, hornets or bees nests from your buildings not already in place prior to commencement of this policy;
- ✔ cost of replacing locks following theft of keys;
- ✔ temporary removal;
- ✔ trace and access costs in locating the source of escape of water or oil and repairing damage;
- ✔ tree felling and lopping;
- ✔ legal costs and expenses to evict squatters from your buildings;
- ✔ unauthorised use of electricity, gas or water by squatters;
- ✔ costs of removing the debris of tenant's contents from residential properties following damage;
- ✔ payment of VAT that you are unable to recover which you have incurred in rebuilding or restoring buildings following damage.

Underinsurance

The value you declare for buildings represents the total cost to rebuild your property. This includes architects, surveyors, consulting engineers, debris removals and legal fees. If the value you declare is less than the full amount your buildings should be insured for, your claim may be reduced.

Inflation protection

Provides an automatic increase in the buildings value you declare for insurance during the policy period, as shown in your schedule.

Landlord's Contents

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ furniture, floor coverings (other than fitted floor coverings), furnishings and other contents for which you are responsible within the tenanted portions of your buildings;
- ✔ property at other locations whilst temporarily removed from the premises for cleaning or repair.

Cover is extended to include:

- ✔ documents;
- ✔ gardening equipment;
- ✔ replacement locks;
- ✔ temporary removal.

Inflation protection

Provides an automatic increase in the landlord's contents value you declare for insurance during the policy period, as shown in your schedule.

Exclusions and Limitations

- ✘ Please see 'what is not covered' in your policy wording.
- ✘ Limits apply as shown in the policy wording or as otherwise shown in your schedule.
- ✘ Exclusions apply to specific property as detailed under landlord's contents.
- ✘ Theft or attempted theft that does not involve forcible entry into or exit from the building is excluded.

Rent

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ loss of rent receivable during the indemnity period selected as a result of damage to the buildings;
- ✔ including additional costs you incur:
 - in re-letting the buildings;
 - in order to reduce the loss of rent.

The indemnity period starts when the damage occurs and ends when you cease to be affected by it, or when the indemnity period expires if sooner.

Your cover is extended to include:

- ✔ loss of rent resulting from:
 - prevention of access and loss of attraction as a result of damage to property within 1,000 metres (and not beyond) of your premises;
 - prevention of access (non damage) – this only applies if Terrorism Insurance is shown as operative in the schedule;
 - failure of public electricity, gas or water supply at your premises after the first 30 minutes;
 - closure of the premises due to an outbreak of a specified disease manifesting at the premises;
 - closure of the premises due to murder or suicide at the premises;
 - closure of the premises due to vermin, pests or defective sanitation;
 - damage at your managing agents' premises;
 - damage to any newly acquired premises in the UK.
- ✔ automatic increase in sum insured if rent is anticipated to increase as a result of alterations and additions to existing buildings;
- ✔ automatic cover for newly acquired premises (you must notify us as soon as reasonably practical and arrange specific cover);
- ✔ rent-free period adjustment where, if at the time of damage buildings are subject to a rent free period concession under the terms of the lease;

Exclusions and Limitations

- ✘ Please see 'what is not covered' in your policy wording.
- ✘ Limits apply as shown in the policy wording or as otherwise shown in your schedule.
- ✘ Certain cover extensions have a maximum indemnity period of 3 months. Please refer to your policy wording or schedule.

What is covered (cont.)

- ✔ residential properties alternative accommodation:
 - costs incurred in providing similar short-term accommodation for residents if the residential property cannot be lived in or accessed as a result of damage.

You may also choose to insure:

- ✔ Outstanding Debit Balances (Book Debts) for any outstanding debts that you are unable to trace following an incident by any cause insured under property damage insurance.

Terrorism Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ Acts of terrorism in Great Britain.

Exclusions and Limitations

- ✘ Please see 'what is not covered' in your policy wording.
- ✘ Terrorism cover cannot be purchased selectively. If terrorism cover is required it must apply to all your insured property whether insured by this policy or not.
- ✘ Cover will be limited to the sums insured selected, as detailed in the policy schedule.

Employers' Liability Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ legal liability for damages to any person employed caused during the period of insurance;
- ✔ costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury.

Cover is extended to include:

- ✔ compensation for court attendance as a witness in connection with a claim;
- ✔ unsatisfied court judgments;
- ✔ premises occupied for residential purposes.

Exclusions and Limitations

- ✘ Please see 'What is not covered' in your policy wording.
- ✘ Excludes legal liability for:
 - road traffic legislation;
 - radioactive contamination;
 - fines or penalties.

Property Owners' Liability Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ legal liability for damages to any person, accidental loss or damage to property;
- ✔ costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury.

Cover is extended to include:

- ✔ cross liabilities;
- ✔ compensation for court attendance as a witness in connection with a claim;
- ✔ contingent motor liability;
- ✔ personal legal liabilities whilst overseas;
- ✔ data protection act;
- ✔ defective premises act;
- ✔ premises occupied for residential purposes;
- ✔ advertising injury;
- ✔ clean up costs.

Exclusions and Limitations

- ✘ Please see 'What is not covered' in your policy wording.
- ✘ Excludes legal liability in connection with:
 - mechanical vehicles;
 - employers' liability;
 - pollution or contamination;
 - products defects and recall;
 - professional risks;
 - contractual liability;
 - fines or liability;
 - fear or asbestos;
 - asbestos removal costs;
 - illegal activities;
 - cyber.

Legal Defence Costs Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ Part A
 - the Health and Safety at Work Act etc. 1974 or the Health and Safety at Work (Northern Ireland) Order 1978;
 - the health, safety and welfare of a director, partner or person employed.
- ✔ Part B
 - the Health and Safety at Work Act etc. 1974 or the Health and Safety at Work (Northern Ireland) Order 1978;
 - the health, safety and welfare of any person other than a director, partner or person employed;
 - Part II of the Consumer Protection Act 1987;
 - Part II of the Food Safety Act 1990.

Exclusions and Limitations

- ✘ Please see 'What is not covered' in your policy wording.
- ✘ Excludes any legal liability in connection with:
 - fines or penalties;
 - other insurances;
 - deliberate act;
 - asbestos.

Legionellosis Liability Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ legal liability for damages to others as a result of accidental injury to any person caused by Legionellosis in connection with the business;
- ✔ costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury.

Cover is extended to include:

- ✔ cross liabilities;
- ✔ compensation for court attendance as a witness in connection with a claim.

Exclusions and Limitations

- ✘ Please see 'What is not covered' in your policy wording.
- ✘ Excludes any legal liability in connection with:
 - claims outside the period of insurance as shown in your policy schedule;
 - late notification of any circumstances made to us after 30 days following the expiry of the policy;
 - pre-existing legionellosis;
 - product liability;
 - professional risks;
 - contractual liability;
 - fines or penalties;
 - illegal activities.

Legal Expenses Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:

- ✓ employment disputes;
- ✓ prosecution defence;
- ✓ rent recovery;
- ✓ tenant disputes;
- ✓ contract disputes;
- ✓ damage to goods;
- ✓ taxation enquiries;
- ✓ appeals to statutory bodies;
- ✓ bodily injury recovery.

Your cover may be extended to include:

- ✓ jury service allowance;
- ✓ witness/defendant attendance allowance.

Exclusions and Limitations

- ✗ Please see 'What is not covered' in your policy wording.
- ✗ Our written consent must be obtained to pursue these actions, and you must comply with all the requirements in the policy wording.
- ✗ If you select your own legal representative (as detailed in your policy wording) we will not pay fees in excess of what we would have paid our own choice of representative.
- ✗ Limits of liability which apply are shown in your policy schedule.
- ✗ Conditions which apply are shown in your policy wording.

Machinery Breakdown Insurance

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The cover below shall apply to your policy unless shown in your policy schedule as 'not insured.'

Standard covers:

- ✔ in the event of an insured loss you will be covered for the value of the property destroyed, or the cost of repair, or, at our option, reinstatement or replacement, from any cause not excluded by the policy.

Cover is extended to include:

- ✔ temporary removal;
- ✔ additional property owned by or leased to you;
- ✔ temporary repairs or expediting costs;
- ✔ costs incurred in the removal of debris;
- ✔ loss avoidance measures.

Exclusions and Limitations

- ✘ Please see 'What is not covered' in your policy wording.
- ✘ Territorial limits that apply are shown in your policy wording.

Cover excludes:

- ✘ testing, overloading and repair;
- ✘ fire, explosion and collapse;
- ✘ rubber tyres;
- ✘ pollution or contamination;
- ✘ corrosion or erosion;
- ✘ wear and tear;
- ✘ scratching of painted or polished surfaces;
- ✘ damage to non-metallic protective linings, pipes or hoses, and driving or conveyor belts and batteries;
- ✘ financial loss;
- ✘ the cost of complying with building regulations or local authority or statutory requirements.