

# Norwich Union Property Owner policy summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Name of the Insurer

The insurer of the policy is CGU Insurance plc trading as Norwich Union.

## Type of Insurance and Cover

This policy is designed to meet the insurance needs of both residential and commercial property owners, including:

- Financial Institutions
- Property Owning Companies
- Property Management Companies
- Private Individuals
- Residents' Associations

This policy allows you to select from a wide range of covers to tailor your policy to your business insurance needs.

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in full in your policy documentation.

## Core covers

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Property Damage</b> There is a choice of cover for your buildings and contents – Specified Contingencies or All Risks.</p> <p><b>Specified Contingencies</b> – includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, falling trees, escape of water from any tank apparatus or pipe, impact, sprinkler leakage and theft.</p> <p><b>All Risks</b> – includes all of the above plus accidental damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Automatic cover up to £2,000,000 for newly acquired or erected property, with up to £500,000 for alterations and improvements.</li> <li>• Loss of metered water, gas or electricity up to £25,000</li> </ul>	<p><b>Please refer to the Property Damage Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• The first part of any claim (your excess)</li> <li>• Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Pollution or contamination unless resulting from a loss covered by the policy</li> <li>• Acts of fraud or dishonesty</li> <li>• Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked</li> <li>• Damage to moveable property in the open, including fences and gates, by wind, rain, hail, sleet, snow, flood or dust</li> <li>• Bursting of tanks and pipes whilst the premises are empty or disused</li> <li>• Theft or attempted theft from unattended vehicles unless locked</li> </ul>

## Core covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<ul style="list-style-type: none"> <li>• Damage caused by the fire brigade to landscaped gardens and grounds up to £25,000</li> <li>• Up to £2,500 for replacement locks if keys are lost due to theft or attempted theft</li> <li>• Cover for buildings in the period between exchange of contract and completion</li> <li>• Removal of debris following a loss</li> <li>• Cover for the contents of common parts included as standard up to the sum insured</li> <li>• Cover for the cost of architect's, surveyor's, managing agent's, legal and consulting engineer's fees incurred following a loss</li> </ul> <p>Additional covers as standard include:</p> <ul style="list-style-type: none"> <li>• Risk protection equipment – cost of refilling, recharging or replacement following damage</li> <li>• Trace &amp; access</li> <li>• Unauthorised use of electricity, gas or water</li> </ul> <p><b>Optional Covers:</b></p> <ul style="list-style-type: none"> <li>• Subsidence, ground heave and landslip</li> <li>• Terrorism</li> </ul>		<p><b>Glass</b></p> <p>Cover is for breakage of all internal or external glass at the premises, including:</p> <ul style="list-style-type: none"> <li>• Sanitary fittings</li> <li>• Damage to the window and door frames up to £1,000</li> </ul>	<p><b>Please refer to the Glass Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• The first part of any claim (your excess)</li> <li>• Breakage of glass in light fittings, vehicles, vending machines or signs</li> <li>• Damage to glass by scratching, gradual deterioration or wear and tear, or change in colour or finish</li> <li>• Breakage of glass in empty or disused premises or by workmen effecting repairs or alterations</li> </ul>
		<p><b>Asset Protection: Engineering</b></p> <p>Cover for specified items of machinery or plant.</p> <p>You can choose from:</p> <ul style="list-style-type: none"> <li>• Sudden and unforeseen damage</li> <li>• Breakdown, explosion or collapse</li> <li>• Accidental damage</li> <li>• Legal liability for hired in plant</li> <li>• Statutory inspection of plant</li> </ul> <p>Cover can be extended to include Terrorism</p>	<p><b>Please refer to the Engineering Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• The first part of any claim (your excess)</li> <li>• Cover already provided by the Property Damage section</li> <li>• Losses arising from testing, experiment, maintenance, repair, overhaul or modification</li> <li>• Gradual deterioration or wear and tear</li> <li>• Loss of use of the plant or machinery</li> </ul>
<p><b>Money &amp; Assault</b></p> <ul style="list-style-type: none"> <li>• Loss of money belonging to your business or for which it is responsible</li> <li>• Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business</li> </ul>	<p><b>Please refer to the Money &amp; Assault Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Shortages due to clerical or accounting errors</li> <li>• Losses due to the fraud or dishonesty of directors, principals or employees not discovered within seven working days</li> <li>• Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man</li> <li>• Loss from unattended vehicles, vending or gaming machines</li> </ul>		

## Core covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<p><b>Business Interruption</b></p> <p>Interruption to your business following an insured loss under the Property Damage section which results in the shortfall in your rental income during the period of insurance you have selected.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Payment of expenses which continue to be incurred despite a reduction in rental income</li> <li>• Any additional expenses incurred which assist in preventing or reducing a drop in rental income, such as the cost of provisional repairs</li> <li>• Accountant's fees incurred by you in producing information required by Norwich Union</li> <li>• Loss of income due to damage to a nearby property which prevents tenants gaining access to the premises</li> <li>• A reduction in income due to accidental failure of the public electricity, gas, water or telephone supply at the terminal end of the supplier's feed to your premises</li> <li>• Loss of rent due to damage at managing agent's premises</li> </ul> <p><b>Additional Optional Covers:</b></p> <ul style="list-style-type: none"> <li>• Cover for loss of rental income due to Legionellosis (legionnaires disease)</li> <li>• Closure of a nearby attraction (e.g. a shopping centre) which has a detrimental effect on rental income</li> <li>• Terrorism</li> </ul>	<p><b>Please refer to the Business Interruption Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses excluded under the Property Damage section of the policy</li> </ul>	<p><b>Employers' Liability</b></p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending prosecutions under all relevant health and safety legislation</li> <li>• Worldwide cover for employees normally resident in the UK who are temporarily working overseas</li> <li>• Work experience and government scheme trainees</li> </ul>	<p><b>Please refer to the Employers' Liability Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £5,000,000 per event</li> <li>• Liability in respect of liquidated damages, penalty clauses and fines</li> <li>• Work in or on or travel to or from any offshore installation or support vessel</li> <li>• Bodily injury to an employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies</li> </ul>
		<p><b>Property Owners' Liability</b></p> <p>Protection against your legal liability for personal injury to third parties and loss or damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Actions under the Defective Premises Act</li> <li>• Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK</li> <li>• Liability for employees' and visitors' personal belongings</li> <li>• Legal costs and expenses defending prosecutions under all relevant Health &amp; Safety legislation</li> <li>• Associated court attendance costs</li> <li>• Legal liability for financial loss, subject to a maximum in any one period of insurance of £500,000</li> </ul>	<p><b>Please refer to the Property Owners' Liability Section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• The first part of any claim (your excess)</li> <li>• Cover for acts of terrorism is limited to £2,000,000 per event or the amount stated on the schedule, whichever is lower</li> <li>• Loss or damage to property in your custody or control or to products supplied</li> <li>• Liability arising out products supplied in the knowledge that they could affect the navigation, propulsion or safety of any aircraft or other aerial device</li> <li>• Injury to employees</li> <li>• Pollution unless caused by a sudden and identifiable incident</li> </ul>

## Core covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<p><b>Property Owners' Legal Protection</b> Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> <li>• <b>Property Protection</b> – Protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass</li> <li>• <b>Residential Repossession</b> – Defending your legal rights to get possession of the premises that you have let under an assured shorthold tenancy, a short assured tenancy or an assured tenancy</li> <li>• <b>Residential Tenant Default</b> – Protection for the rent owed to you, up to the vacant possession under an assured shorthold tenancy, a short assured tenancy or an assured tenancy</li> <li>• <b>Commercial Lease Protection</b> – Defending your legal rights in a dispute with a tenant arising from a breach or alleged breach of the tenancy</li> <li>• <b>Legal Defence</b> – Defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business, including prosecution under health and safety legislation and data protection rules</li> <li>• <b>Contract Disputes</b> – Cover is provided to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250</li> </ul>	<p><b>Please refer to the Property Owners Legal Protection Section of the policy</b></p> <ul style="list-style-type: none"> <li>• Goods in transit, lent or hired out or at premises that are not occupied by the business unless these are for installation or to be used in work carried out by the business</li> <li>• Motor vehicles owned, hired or leased by an insured person other than damage to motor vehicles where they are in the business of selling motor vehicles or used by an insured person</li> <li>• For residential repossession, any dispute that arises within the first 90 days of cover for an existing tenancy agreement and, any claims where any government, public or local authority legally obtained the property</li> <li>• For residential tenant default, claims for more than 12 months payment, the first calendar month rent owed and any amount in excess of £25,000</li> <li>• For Commercial Lease Protection, any claim where the cause of action arises within 90 days of the start of the cover</li> <li>• For debt recovery, a claim must be made within 90 days of the money becoming due</li> </ul> <p>The claims service for the Commercial Legal Protection section is administered by DAS Legal Expenses Insurance Company Ltd on our behalf.</p> <p>If a solicitor is required to deal with your legal problem, DAS will appoint one from their approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p>	<ul style="list-style-type: none"> <li>• <b>Debt Recovery</b> – Cover is provided to negotiate the recovery of money and interest due from the sale or provision of goods or services where the amount in dispute exceeds £250</li> </ul> <p>(Cover also includes Tax Protection, Employment Disputes and Compensation Awards, Bodily Injury and Statutory Licence Protection)</p>	

### Duration of Policy

The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

### Cancellation

There are no cancellation rights under this policy

### How to Claim

If you need to make a claim please call our claims line on **0500 114477**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

### Our Service to You

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Norwich Union point of contact.

Norwich Union is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.