

# Property Owners Leaseholder Summary of Cover Document



Company:

Aviva Insurance Limited

## What is this type of insurance?

This is a summary which highlights the key covers, significant benefits, exclusions and limitations of the policy. It does not contain the full terms and conditions. Full details of the cover provided, and the exceptions and limitations which apply, can be found in the policy documentation which has been provided to the Policyholder.

## Property Damage

### What's covered?

**Buildings** – Loss or destruction of, or damage to, the building, including outbuildings, gardens, interior decorations, permanent fixtures and fittings (fitted kitchens and bathrooms) and tenants' improvements.

#### Significant benefits and features

- ✓ Loss of rent or the cost of reasonable alternative accommodation for the policyholder or the lessee if the residential property can't be lived in following damage at the premises
- ✓ Breakage of glass including the costs of boarding up
- ✓ Changing locks following theft or attempted theft
- ✓ Damage to underground cables and pipes from the building to the public mains
- ✓ The cost of locating a water or fuel leak, including costs to repair any damage caused when locating the leak

### What's not covered?

#### Significant exclusions & limitations

- ✗ Tenants' personal contents and belongings, such as furniture, clothing and electrical goods, such as computers.
- ✗ Damage caused by an existing defect, wear and tear, gradual deterioration, frost or faulty or defective design, workmanship or operating error.
- ✗ Damage to moveable property in the open, gates or fences caused by wind, rain, hail, sleet, snow, flood, dust or by falling trees.
- ✗ Damage while the buildings are unoccupied caused by
  - escape of water from tanks and pipes, including as a result of freezing of any automatic sprinkler installation
  - malicious persons.

## Employers' Liability

### What's covered?

Legal Liability to employees of the Policyholder for bodily injury which happens in the course of working for the business.

#### Significant benefits and features

- ✓ Legal costs and expenses to defend prosecutions. Covering all relevant health and safety, corporate manslaughter and corporate homicide legislation.

### What's not covered?

#### Significant exclusions & limitations

- ✗ Work in or on and travel to, from or within any offshore support vessel, accommodation, explorations, drilling or production rig or platform.
- ✗ Bodily Injury sustained by an employee when carried in or upon, entering or getting into or alighting from a vehicle.

## Property Owners Liability

### What's covered?

The Policyholder's or other insured person's Legal liability for accidental personal Injury or damage to property in connection with the business

#### Significant benefits and features

- ✓ Legal costs and expenses to defend prosecutions. Covering all relevant health and safety, corporate manslaughter and corporate homicide legislation
- ✓ Accidental damage to employees' and visitors' personal belongings whilst in the business' custody and control

### What's not covered?

#### Significant exclusions & limitations

- ✗ Personal Injury to any employee.
- ✗ Liquidated damages, penalty clauses or fines
- ✗ Cost of rectifying any defect or alleged defect

## Property Owners Legal Protection

### What's covered?

Cover to the Policyholder or other insured person for legal representation and the cost of legal expenses if a matter is taken to court.

#### Significant benefits and features

- ✓ Legal proceedings after asserting legal rights to get possession of the premises
- ✓ Attendance expenses for jury service
- ✓ Cover for defence against disciplinary hearings brought by a regulatory authority or professional body

### What's not covered?

#### Significant exclusions & limitations

- ✗ Fines, penalties, compensation, or damages ordered to be paid by a court.
- ✗ Patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.
- ✗ Claims deliberately or intentionally caused by the Policyholder or other insured person.

## Terrorism

### What's covered?

Damage to property as a result of an Act of Terrorism

### What's not covered?

#### Significant exclusions & limitations

- ✗ Riot, civil commotion, war, invasion, rebellion, revolution, insurrection or military or usurped power.

## When does the cover start and end?

From the Cover Effective Date until the Cover Expiry Date, each as shown on the policy documentation which has been provided to the Policyholder

## Are there any restrictions on cover?

- The excess – the amount that must be paid on any claim
- Monetary limits for certain covers