

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 (whose details can be found in the Property Schedule which accompanies this document).

Property Damage

What's covered?

Property – There is a choice of cover for your buildings and contents – Specified Contingencies or All Risks.

Significant Contingencies

- ✓ 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.

All Risks – includes all of the above plus accidental damage.

Cover includes:

- ✓ Automatic cover up to £5,000,00 for Premises solely occupied for office or retail use, £1,000,000 for unoccupied Premises and £2,000,000 for other purposes, with up to £500,000 for alterations and improvements
- ✓ Loss of metered water, gas or electricity up to £25,000
- ✓ Damage caused by the fire brigade to landscaped gardens and grounds up to £25,000.

What's not covered?

Significant exclusions & limitations

- ✗ The first part of any claim (your excess)
- ✗ Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- ✗ Mechanical or electrical breakdown or derangement
- ✗ Pollution or contamination unless resulting from a loss covered by the policy
- ✗ Acts of fraud or dishonesty
- ✗ 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
- ✗ Damage to moveable property in the open, including fences and gates, by wind, rain, hail, sleet, snow, flood or dust
- ✗ Bursting of tanks and pipes whilst the premises are empty or disused
- ✗ Theft or attempted theft from unattended vehicles unless locked.

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 in defending prosecutions under all relevant health and safety legislation
- ✓ Worldwide cover for employees normally resident in the UK who are temporarily working overseas
- ✓ Work experience and government scheme trainees.

What's not covered?

Significant exclusions & limitations

- ✗ Liability in respect of liquidated damages, penalty clauses and fines
- ✗ Bodily Injury sustained by an employee when carried in or upon, entering or getting into or alighting from a vehicle or where Road or where Road Traffic Act legislation applies.

Property Owners Liability

What's covered?

The Policyholder's or other insured person's Legal liability for personal injury to third parties and loss or damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Significant benefits and features

- ✓ Liability for employees' and visitors' personal belongings
- ✓ Legal costs and expenses defending prosecutions under all relevant Health & Safety legislation.

What's not covered?

Significant exclusions & limitations

- ✗ Loss or damage to property in your custody or control or to products supplied
- ✗ Liability arising out products supplied in the knowledge that they could affect the navigation, propulsion or safety of any aircraft or other aerial device
- ✗ Injury to employees.

Property Owners Legal Protection

What's covered?

Cover to the Policyholder or other insured person for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Significant benefits and features

- ✓ Protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- ✓ Negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement.

What's not covered?

Significant exclusions & limitations

- ✗ Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- ✗ Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- ✗ Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences.

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.

Glass

What's covered?

Cover is for breakage of all internal or external glass at the premises.

Significant benefits and features

- ✔ Cover for specified items of machinery or plant.

What's not covered?

Significant exclusions & limitations

- ✘ Breakage of glass in light fittings, vehicles, vending machines or signs
- ✘ Damage to glass by scratching, gradual deterioration or wear and tear, or change in colour or finish
- ✘ Breakage of glass in empty or disused premises or by workmen effecting repairs or alterations.

When does the cover start and end?

From the Cover Effective Date until the Cover Expiry Date, each as shown on Your Property Schedule.

Are there any restrictions on cover?

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

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

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