

# 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?

**Property** – Damage to the Property Insured occurring during the Period of Insurance at The Premises.

#### Significant benefits and features

- ✓ Loss of rent resulting from the Building or any part of the Building generating the rent received
- ✓ Energy efficiency – for the additional cost and expense of replacing damaged portions of insured buildings in a way which improves their future energy efficiency
- ✓ Homeworking – cover for directors, partners or employees
- ✓ Fly tipping
- ✓ Interruption or interference with The Business resulting from Damage to property used by You at The Premises for the purpose of The Business occurring during the Period of Insurance.

### What's not covered?

#### Significant exclusions & limitations

- ✗ Damage caused by or consisting of acts of fraud or dishonesty
- ✗ Subsidence – Damage caused by collapse of any Building; the normal settlement, shrinking and cracking of any Building or coastal or river erosion
- ✗ Theft or attempted theft unless entry to or exit from the Buildings is by forcible and violent means
- ✗ Damage to gates, fences or moveable property in the open by wind, rain, hail, sleet or snow, flood or dust
- ✗ Damage while any Building is Unoccupied caused by escape of water as a result of freezing of any automatic sprinkler in The Premises
- ✗ Damage to the Property Insured caused by or consisting of
  - an existing or hidden defect
  - gradual deterioration or wear and tear
  - faulty or defective design or materials used in its construction.

## 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 legislations.

### What's not covered?

#### Significant exclusions & limitations

- ✗ Work in or on and travel to, from or within any offshore accommodation, exploration, drilling or production rig or platform or support vessel
- ✗ 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 arising out of and in the course of employment by You in The Business
- ✗ Damage to or the cost incurred by anyone in repairing, removing, replacing, reapplying, rectifying or reinstating Products Supplied
- ✗ Damage to Property which is held in trust or in the custody or control of The Insured or any other party who is carrying out work on Your behalf.

## 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 action for
  - the pursuit or defence of a claim for damages
  - the defence of a criminal prosecution
  - appeal proceedings
  - the pursuit or defence of a claim for specific performance or injunction.

### 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.

## Machinery

### What's covered?

Covering breakdown, explosion and collapse of computers, electronic equipment and machinery – including lifts, escalators and boilers. Cover also available for business interruption resulting from machinery damage.

#### Significant benefits and features

- ✓ Cover for specified items of machinery or plant.

### What's not covered?

#### Significant exclusions & limitations

- ✗ We will not provide cover for Damage caused by or consisting of fire, lightning or explosion
- ✗ The cost of remedying or repairing gradual deterioration or wear and tear
- ✗ The cost of any maintenance work
- ✗ Any penalty for delay or detention.

## Cyber

### What's covered?

Protection for the business against the financial impact of cyber risks such as hacker attacks, ransomware, social engineering fraud, denial of service attacks, reputational damage or compensation claims made against your business for failing to keep personal or commercial data secure.

#### Significant benefits and features

- ✓ specialist consultants or consulting engineers to investigate whether a Data Security Breach has occurred and mitigate any on-going loss.

### What's not covered?

#### Significant exclusions & limitations

- ✗ We will not cover You for more than one claim arising from the same Cyber Extortionist.

## Commercial Crime

### What's covered?

Direct financial loss protection – wide protection against direct financial loss sustained by a business due to theft, fraud, or dishonesty by its employees and/or third parties.

#### Significant benefits and features

- ✓ Loss of money, securities or property belonging to the business's clients or customers which is in the care, custody and control of the business and for which the business has legal responsibility.

### What's not covered?

#### Significant exclusions & limitations

- ✗ Loss due to Theft, fraud or dishonesty committed by an agent or representative to whom You have entrusted Money, Securities or Insured Property
- ✗ Loss resulting from an assertion that the price or other consideration paid by You for the acquisition of a company or other legal entity was dishonestly inflated
- ✗ loss first Discovered prior to the commencement of the Period of Insurance.

## When does the cover start and end?

From the Cover Effective Date until the Cover Expiry Date, each as shown in 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.

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