



Key Covers, Features and Exceptions

This is a summary of the Property Owner's 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. Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits.

Name of the Insurer

The insurer of the policy is Aviva Insurance Limited.

Type of Insurance and Cover: Property Owners (CHC)

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.

What are the benefits and features of Property Owner (CHC)?

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

Asset Protection

Cover, Features and Benefits	Exceptions and Limitations
<p>Property Damage There is a choice of cover for your buildings and contents – Specified Contingencies or All Risks.</p> <p>Specified 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.</p> <p>All Risks – includes all of the above plus accidental damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • 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 	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • 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

Asset Protection continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<ul style="list-style-type: none"> Up to £5,000 for replacement locks any one claim and £15,000 in total during any one Period of Insurance if keys are lost due to theft or attempted theft Cover for buildings in the period between exchange of contract and completion Removal of debris following a loss Cover for the contents of common parts included as standard up to the sum insured Cover for the cost of architect's, surveyor's, managing agent's, legal and consulting engineer's fees incurred following a loss <p>Additional covers as standard include:</p> <ul style="list-style-type: none"> Risk protection equipment – cost of refilling, recharging or replacement following damage Trace & access Unauthorised use of electricity, gas or water Subsidence (with All Risks cover) <p>Optional Covers:</p> <ul style="list-style-type: none"> Terrorism Subsidence (with Specified Contingencies cover) Money and assault Loss of money belonging to your business or for which it is responsible Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business 	<ul style="list-style-type: none"> Shortages due to clerical or accounting errors Losses due to the fraud or dishonesty of directors, principals or employees not discovered within seven working days Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man Loss from unattended vehicles, vending or gaming machines 	<p>Glass</p> <p>Cover is for breakage of all internal or external glass at the premises, including:</p> <ul style="list-style-type: none"> Damage to window and door frames up to £2,000 	<p>Please refer to the Glass section of the policy booklet</p> <ul style="list-style-type: none"> The first part of any claim (your excess) 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
		<p>Asset Protection: Engineering</p> <p>Cover for specified items of machinery or plant.</p> <ul style="list-style-type: none"> You can choose from: Sudden and unforeseen damage Breakdown, explosion or collapse Accidental damage Legal liability for hired in plant Statutory inspection of plant <p>Cover can be extended to include Terrorism</p>	<p>Please refer to the Engineering section of the policy booklet-</p> <ul style="list-style-type: none"> The first part of any claim (your excess) Cover already provided by the Property Damage section Losses arising from testing, experiment, maintenance, repair, overhaul or modification Gradual deterioration or wear and tear Loss of use of the plant or machinery

Revenue Protection continued

Cover, Features and Benefits	Exceptions and Limitations
<p>Business Interruption</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 indemnity you have selected.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> ● Payment of expenses which continue to be incurred despite a reduction in rental income ● Any additional expenses incurred which assist in preventing or reducing a drop in rental income, such as the cost of provisional repairs ● Accountant's fees incurred by you in producing information required by Aviva ● Loss of income due to damage to a nearby property which prevents tenants gaining access to the premises ● 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 lasting more than four hours ● Loss of rent due to damage at managing agent's premises <p>Additional Optional Covers:</p> <ul style="list-style-type: none"> ● Enforced closure due to a specified disease occurring at the premises or within five miles of its boundary ● Terrorism 	<p>Please refer to the Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> ● Losses excluded under the Property Damage section of the policy

Legal Liabilities

Cover, Features and Benefits	Exceptions and Limitations
<p>Employers' Liability</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"> ● 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 	<p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> ● Cover for acts of terrorism is limited to £5,000,000 per event ● Liability in respect of liquidated damages, penalty clauses and fines ● Work in or on or travel to or from any offshore installation or support vessel ● Bodily injury to an employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies
<p>Property Owners' Liability</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"> ● Actions under the Defective Premises Act ● Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK ● Liability for employees' and visitors' personal belongings ● Legal costs and expenses defending prosecutions under all relevant Health & Safety legislation ● Associated court attendance costs ● Legal liability for financial loss, subject to a maximum in any one period of insurance of £500,000 	<p>Please refer to the Property Owners' Liability section of the policy booklet</p> <ul style="list-style-type: none"> ● The first part of any claim (your excess) ● Cover for acts of terrorism is limited to £2,000,000 per event or the amount stated on the schedule, whichever is lower ● 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 ● Gradual pollution or contamination ● Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.

Legal Liabilities continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<p>Property Owners' Legal Protection</p> <p>Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <p>Property Protection – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass.</p> <p>Legal Defence – 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</p> <p>Contract Disputes – cover 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.</p> <p>Tenancy Disputes – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement.</p> <p>Debt Recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250.</p>	<p>Please refer to Commercial Legal Protection section of the policy booklet</p> <ul style="list-style-type: none"> ● In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence ● Claims must be reported within 180 days of you becoming aware of an incident ● Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim ● In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective ● In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal ● The first £200 of each and every claim in respect of aspect enquires ● 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 ● Any claim relating to the settlement under an insurance policy. 	<p>Tax Protection – representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due</p> <p>Employment Disputes and Compensation Awards – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made</p> <p>Bodily Injury – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business</p> <p>Statutory Licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence.</p> <p>Extra Cover</p> <ul style="list-style-type: none"> ● Residential Repossession defending your legal rights in trying to get possession of the premises that you have let under shorthold, short assured or assured tenancy ● Residential Tenant Default provides indemnity for any rent your tenant owes under an assured shorthold tenancy, a short assured tenancy or an assured tenancy ● Commercial Lease Cover defending your legal rights in a dispute with a tenant arising from a breach or alleged breach of the tenancy 	

Additional Information

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy

- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Aviva Business Insurance run for?

The Policy will remain in force for 12 months from date of commencement (or as otherwise shown on your Insurance Cover Document) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

How to claim

Should you need to make a claim under this policy, please contact us using the following telephone number: **0800 015 1498**. In all cases, please quote your policy number.

How do I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.