



Norwich Union Residential Property Owners 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 Norwich Union Insurance Limited trading as Norwich Union.

Type of Insurance and Cover

This policy is designed to satisfy the insurance requirements of landlords owning up to five residential properties. These may include:

- Private individuals
- Property-owning companies
- Property management companies
- Resident's associations

This policy includes both core and optional covers, which you may tailor to meet your business insurance requirements.

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>Property Damage You can select to have cover for Buildings and Landlord's Contents.</p> <p>Cover for buildings is available on an All Risks or Specified Contingencies basis and includes:</p> <ul style="list-style-type: none"> • landlord's fixtures and fittings, carpets, furniture and furnishings in communal areas (our standard sum insured is £10,000, although this may be increased) • outbuildings and garages, walls, fences, paths, gates, hedges and patios, interior decorations, aerials and masts, car parks, cess pits and septic tanks • swimming pools, tennis courts, squash courts and gymnasias on the premises. <p>Landlord's Contents includes carpets, furniture and furnishings provided by you and contained in individual rented units. This cover is available on a Specified Contingencies basis only.</p>	<p>Please refer to Section PD 1-6 of the policy booklet</p> <ul style="list-style-type: none"> • The first part of any claim (your excess) • Malicious damage or theft whilst the premises are unoccupied. • Escape of water from tanks and pipes or leakage of oil from heating installations whilst the premises are unoccupied • Defective design or construction, structural alterations or repairs • Damage to fences and gates, by storm, flood falling trees or branches or aerials • Changes in the water table and frost damage • Theft or attempted theft by you, your family or an employee or any resident or guest • Subsidence, groundheave or landslip caused by collapse, cracking, shrinkage or settlement of any building or by coastal or river erosion • Damage as a result of the movement of solid floor slabs unless there is damage to the foundations at the same time

Core covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<ul style="list-style-type: none"> • Specified Contingencies – includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikers, 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, falling trees or aerials, breakage or collapse of aerials or satellite dishes, impact, leakage of oil from heating installations, theft or attempted theft, accidental breakage of glass and sanitary fittings, subsidence, ground heave and landslip • All Risks – includes all of the above plus accidental damage. <p>The cover includes:</p> <ul style="list-style-type: none"> • Provision for up to 10% of the sum insured for additional buildings or extensions • Automatic reinstatement of the sum insured following a claim • £2,500 per claim replacement locks • £1,000 per claim for the clearing of drains, gutters and sewers • Costs and expenses involved in debris removal • £25,000 (annual maximum) for damage to landscaped gardens 	<ul style="list-style-type: none"> • Parts of property such as walls, fences, gates and hedges unless your buildings are damaged at the same time • Accidental damage does not include maintenance and normal redecoration costs, wear and tear, gradual deterioration, corrosion, rust, rot or fungus, vermin or insects, atmospheric or climatic conditions, normal settlement or shrinkage, domestic pets • Faulty or defective design, materials or workmanship • Damage caused by mechanical or electrical breakdown, cracking, collapse and weld failure of boilers and equipment • Pollution or contamination unless resulting from a loss covered by the policy 	<ul style="list-style-type: none"> • £5,000 per claim for damage to metered utility supplies • Loss of business money: <ul style="list-style-type: none"> – In transit, bank and night safes £2,000 – In homes of directors, partners or employees £500 • Assault cover following money loss: <ul style="list-style-type: none"> – Up to £10,000 for death or loss of sight or limbs – £100 per week for total disablement – £250 medical expenses • Professional fees incurred as a result of a loss • Reasonable costs for reinstalling safety and security equipment following a loss • Temporary removal of contents £5,000 • Trace and access costs £25,000 • Cover for accidental damage to underground services <p>Optional Cover:</p> <ul style="list-style-type: none"> • Terrorism 	<ul style="list-style-type: none"> • Shortages due to clerical or accounting errors • Losses due to the fraud or dishonesty of an employee unless discovered within seven working days • Losses from unattended vehicles • Losses arising outside Great Britain, Northern Ireland, the republic of Ireland, the Channel Islands and the Isle of Man.

Core covers continued

Cover, Features and Benefits	Exceptions and Limitations
<p>Loss of Rent and Alternative Accommodation Expenses</p> <p>Provides cover in the event that your rented premises can not be lived in or access to them is denied as a result of loss, destruction or damage insured under the Property Damage section of the policy.</p> <ul style="list-style-type: none"> • Loss of rent (including ground rent and management charges) • Reasonable alternative accommodation for owners or lessees, including the temporary re-housing of cats and dogs belonging to any owner or lessee in a cattery or kennels • Temporary storage of your furniture <p>The standard cover is 20% of the sum you chose for your buildings insurance.</p>	<p>Please refer to Section LR1 of the policy booklet</p> <ul style="list-style-type: none"> • Losses excluded under the Property Damage section of the policy

Optional covers

Cover, Features and Benefits	Exceptions and Limitations
<p>Engineering – optional</p> <p>Cover for specified items of machinery or plant, including:</p> <ul style="list-style-type: none"> • Breakdown arising from mechanical or electrical defects of equipment such as heating and ventilating equipment and lifts • Explosion and collapse of boiler and pressure plant • An inspection service is available on request. 	<p>Please refer to Section EN1–4 of the policy booklet</p> <ul style="list-style-type: none"> • Cover already provided by the Property Damage section • Gradual deterioration or wear and tear • Penalties levied for delay, performance guarantee, consequential loss or liquidated damages.

Optional covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<p>Employers' Liability – optional 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 • Work experience and government scheme trainees • Payment for court attendance 	<p>Please refer to Section EL 1–3 of the policy booklet</p> <ul style="list-style-type: none"> • Liability in respect of liquidated damages, penalty clauses, fines, punitive and similar damages • Work outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands • Bodily injury to an employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies • Cover for acts of terrorism is limited to £5,000,000 per event 	<p>Property Owners' Liability Protection against your legal liability for bodily 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 brought under the Consumer Protection Act and Food Safety Act • Actions under the Defective Premises Act • Contingent motor third party liability arising out of the use of vehicles not owned by you • Liability for employees' and visitors' personal belongings • Legal costs and expenses defending prosecutions under all relevant Health & Safety legislation • Liability for accidental damage to hired, rented or occupied business premises (including fixtures and fittings) within the UK • Personal liability for bodily injury or damage to property overseas • Associated court attendance costs. 	<p>Please refer to Section PL 1–5 of the policy booklet</p> <ul style="list-style-type: none"> • The first part of any claim (your excess) • Work outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands • Costs for rectifying any defect or alleged defect in any premises • Loss or damage to property in your custody or control or to products supplied • Indemnity provided under other policies and deliberate acts or omissions • Injury to employees • Liability arising out of the terms of a hiring agreement • Cover for acts of terrorism is limited to £2,000,000 or the limit of indemnity specified in your policy schedule, whichever is the lower • Occupational liability. • 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

Optional covers continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<p>Residential Property Owners' Legal Protection – optional</p> <p>Protection for legal costs and expenses arising in connection with the ownership and leasing of residential property, up to £50,000</p> <ul style="list-style-type: none"> • Property Protection – cover to pursue a civil action following events which cause or could cause damage to your property, a nuisance or trespass where the amount in dispute exceeds £1,000 • Repossession – (optional) cover for your legal rights in respect of the repossession of premises including the eviction of squatters and the recovery of any rent owed by tenants • Tenant Default – (optional) indemnity for any rent owed by a tenant up to vacant possession • Legal Defence – defence for criminal action or civil actions which are taken against you for any non-motor related incidents arising in connection with the business. This includes cover for prosecution under Health and Safety or Data Protection legislation • Contract Disputes – 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 services where the amount in dispute exceeds £100 • Debt Recovery – cover for your legal rights to recover money and interest due from the sale or provision of goods or services where the amount in dispute exceeds £100 • Full or Aspect Enquiries – cover for appeal proceedings in respect of a Full Enquiry and/or Aspect Enquiry carried out by the Inland Revenue 	<p>Please refer to Sections LP 1–9 of the policy booklet</p> <ul style="list-style-type: none"> • Cover is only provided in respect of rental agreements held on assured shorthold tenancies, short assured tenancies or assured tenancies • Property in transit, lent or hired out at unoccupied premises unless for installation or for works to be carried out by you • Any disputes with tenants where the cause of action arises within the first 90 days of the start of cover and the tenancy agreement commenced prior to the start of this cover • Any claim relating to registering or reviewing rents, rent tribunals or buying the freehold unless you are defending an action brought against brought against you by the tenant • For rent owed to you, a maximum amount of 12 monthly payments will be made • Claims involving infringement of road traffic laws or motor vehicles • The first £200 of each and every claim in respect of aspect enquiries • Claims caused by your failure to register for Value Added Tax • Investigations undertaken by the Inland Revenue Special Investigations Section or Special Compliance Office • Investigations by Inland Revenue Special Investigation Unit or Customs & Excise into dishonesty or criminal offences • Illness or injury not caused by a specific accident • Claims relating to motor vehicles owned, hired, leased or used by an insured person or their family 	<ul style="list-style-type: none"> • Employers Compliance and VAT Disputes – negotiation and representation in respect of disputes over compliance with PAYE, social security regulations or VAT due • Employment Disputes and Compensation Awards – defence of your legal rights under employment legislation and any compensation award made • Service Occupancy – negotiation of legal rights to recover premises owned by you or for which you are responsible • Bodily Injury – cover to negotiate for the insured person or their family, following bodily injury which occurs in connection with the business • Statutory Licence Protection – cover to appeal following suspension or cancellation of your licence or certificate of registration 	<ul style="list-style-type: none"> • Claims related to trade union activity, pregnancy, maternity or employment contracts • Certain other exclusions listed under General Exceptions in the policy document

Optional covers continued

Cover, Features and Benefits	Exceptions and Limitations
<p>Director's and Officer's cover – optional Cover in the event a director or officer of a resident's association is held personally liable for a wrongful act.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Loss and defence costs for the insured person in defending an action brought against them • Company reimbursements for any loss and defence costs as a result of a claim for a director's or officer's wrongful acts 	<p>Please refer to Sections DO 1–5 of the Policy Booklet</p> <ul style="list-style-type: none"> • Claims from or attributable to bodily injury, mental or emotional anguish, sickness, disease or death of any person • Fines, penalties, punitive or exemplary damages • Claims arising from the rendering or failure to render a breach of professional services or advice • Deliberate act or actions brought in the United States or Canada

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 **0800 015 1498**. 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.



