

# Property Owners Insurance

Our full-cycle Property Owners eProduct is designed for residential and commercial properties owned or managed by the policyholder. It is suitable for single and multi-location portfolios of up to 25 premises.

## Key Selling Points

- Average free wording
- Increased unoccupancy cover from 30 to 90 days
- Theft and Malicious Damage by tenant covered automatically up to £10,000 per claim
- Standard excess of £200 for Landlords Contents and Buildings with £100 or £500 options available. (Escape of Water is £500 minimum)
- Property Owners provides one of the highest quality offerings in the market

## Features

- Engineering Breakdown cover, including up to £250,000 for Computer Equipment, a maximum of £15,000 for Frozen or Chilled Foods and up to £5,000 for other Perishable Goods
- Option to add Accidental Damage to Buildings and Landlords Contents
- Option to add Legal Expenses up to £250,000, with Repossession cover as standard
- Floor Coverings up to £5,000 as standard, this can be increased
- Loss Of or Duplication of Keys up to £15,000 if Buildings insured
- Damage to gardens caused by emergency services up to £50,000 for any one claim
- 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and counselling
- Damage caused by illegal cultivation of drugs
- Legionellosis liability cover up to £100,000
- Environmental statutory clean up costs up to £100,000
- Seventy-two hours clause
- Cover extended to provide for involuntary betterment

### Standard Covers

#### Cover

### Maximum Limits

Standard limit in brackets

The Structure*	£15,000,000**
Landlords Contents	£1,500,000
Public Liability	£10,000,000 (2,000,000)
Glass and Sanitary Ware	Unlimited

### Optional Covers

#### Cover

### Maximum Limits

Rent Receivable	£2,500,000
Employers Liability	£10,000,000
Personal Accident	Capital Benefits £50,000
Commercial Legal Expenses	£250,000
Terrorism	Available

\*Buildings cover is not compulsory for residential properties.

\*\* The minimum Buildings Sum Insured is £40,000.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

## Preferred Residential Risks

- Houses
- Blocks of flats
- Flats above shops
- Buy-to-let
- Residents' associations

## Preferred Commercial Risks

- Offices
- Retail properties
- Industrial properties
- Professionally managed properties
- Properties purpose built for the tenant's trade

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