



**Blocks of Flats –
Policy Summary**

Block of Flats Insurance

Policy Summary

The insurance cover is provided by Liberty Mutual Insurance Europe Limited & Aro Underwriting Group Limited

The Block of Flats policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and communal contents, Property Owners Liability and Employers Liability. It is designed to meet the demands and needs of Blocks of Flats Owners/Management Companies who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements.

Optional features are also available, and these can be used to amend the policy cover to meet wider requirements that you may have.

This Policy Summary does not describe all the terms and conditions of your policy, so please take the time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

Section 1 – Buildings

Loss or damage to the buildings caused by fire, explosion, lightning, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil, theft or attempted theft, collision, falling aerials and trees, subsidence, ground heave and landslip, frost damage, fixed glass/sanitary ware, accidental damage to buildings

Cover up to the buildings sum insured as shown in the policy schedule

Day One Inflation Uplift

Inflation uplift applicable to the Declared Value at inception – **25%**

Communal Contents

Contents of common parts, up to a limit of **£10,000** within residential buildings or the residential portions of the buildings

Cables, Pipes, Tanks

Accidental damage for which you are legally responsible

Trace and Access

Cost of locating the source of the damage caused by escape of water or oil up to **£2,500**

Temporary Accommodation and Loss of Rent

Temporary Accommodation and Loss of Rent if your property is uninhabitable due to damage covered by this section up to **30%** of the Buildings sum insured

Emergency Access/Landscape Gardens

Cost of making good loss or damage to the buildings or landscaped gardens or grounds caused by a member of the emergency services to prevent loss or damage to the property up to **£1,000**.



Replacement of Locks

Cost of replacement of locks at the property following theft of keys up to **£500**.

Unauthorised use of Electricity Gas or Water

Cost of metered electricity gas or water for which you are legally responsible arising from its unauthorised use by people taking possession or occupying the property without your authority up to **£1,000**

Section 2 – Property Owners’ Liability

Property Owners’ Liability - £5,000,000 limit of liability

Legal liability as owner but not occupier of the property

or

Legal liability under Defective Premises Act

Up to the limit of indemnity specified in your schedule plus costs

Section 3 – Employers’ Liability

Employers Liability - £10,000,000 limit of liability

Legal Liability for bodily injury sustained by an employee which arises out of employment by you in connection with your business

Significant and unusual exclusions or limitations of the policy

Section 1 – Buildings

The amount up to the excess shown in your schedule

Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your property is unoccupied

Cables, Pipes, Tanks

Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains

Section 2 – Property Owners' Liability

Property owners' liability arising from the occupation of the buildings or to any business use of the building

Legal Liability arising from

- Bodily injury to you or a family member or an employee
- Damage to property owned or the ownership of any land or building
- Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1999

Section 3 – Employers' Liability

Legal Liability in respect of injury arising from

- the ownership, possession or use by or on behalf of you of any mechanically propelled vehicle or trailer which is subject to any road traffic legislation
- work on, visiting or travelling from Offshore Installations
- any employee operating or working on a sling and/or cradle
- any work arising from tree felling or lopping



Customer Information

Should you need to make a claim:

The Claims Manager, for the purpose of the Claims Conditions is Cunningham Lindsey, PO BOX 76, Cardiff, CF11 1JX

Contact Cunningham Lindsey on;

Email: aroclaims@cl-uk.com

Telephone: 0845 600 3174

All other communications with the Claims Manager shall be sent by email to or by post or by hand to Cunningham Lindsey at the above address.

The Claims Manager will also be available on 0845 600 3174

Immediately tell the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number

How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have the right to cancel your policy within 14 days of its inception or when you get your policy documentation whichever is the later, providing you have not made a claim which has been accepted under the policy. You may as a consumer and without providing a reason, cancel your policy in writing to us. Any policy documentation, in particular legal documents, must be returned with your instruction to cancel.

By exercising your right to cancel your policy, you are withdrawing from the contract of insurance.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund for the unexpired portion of premium will be given.



How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

However, in the event you consider that there is any cause for complaint, in the first instance contact the intermediary who arranged the Policy.

If the matter is not resolved to your satisfaction, please write to the Compliance Officer at:

Liberty Mutual Insurance Europe Limited
3rd Floor
Two Minster Court
Mincing Lane
London
EC3R 7YE

Telephone 020 7860 6600
Facsimile 020 7860 6290

Please have ready the details of the Policy, and, in particular, the Policy number to help ensure a speedy response.

If you remain dissatisfied, you may contact The Financial Ombudsman Service for assistance at the following address:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone
0800 0 234 567 (free for people phoning from a "fixed line" e.g. a landline at home)
0300 129 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email complaint.info@financial-ombudsman.org.uk

Making a complaint to The Financial Ombudsman Service does not affect your rights under this Policy.



Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

www.fscs.org.uk

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