

Flats

Policy Summary

The Flats product is designed to meet the demands and needs of the majority of flat owners who wish to ensure their interests are protected.

As standard, the policy will provide cover for:

- **Buildings**
- **Glass**
- **Owners Liability to the public**
- **Alternative Accommodation/Loss of rent receivable**
- **Employers' Liability**

(If you have employees whose duties relate specifically to the property which you are insuring, e.g. gardeners or general maintenance staff, you will need to acquire this cover to meet your legal requirements under the Employers' Liability (Compulsory Insurance) Act 1969.

This Policy Summary does not describe all the terms and conditions of your policy, so please take 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.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1A – Buildings Accidental Loss, Destruction or Damage including: Removal of Debris Legal costs and expenses Local Authorities/Statutory Regulations compliance costs</p>	
<p>Extensions</p> <ul style="list-style-type: none"> • Day One Reinstatement • Contracting Purchaser • Mortgagee • Replacement of locks • Capital Additions • Non-Invalidation • Trace and Access • Drain cleaning • Fire Extinguishing Appliances • Landscape Gardens • Metered Water Charges • Temporary Repairs • Unauthorised use of electricity gas or water • Communal Contents • Architects and Surveyors fees • Removal of wasps nests 	<p>25%</p> <p>£5,000 any one occurrence 10% of total sum insured on Buildings or £250,000 whichever is the less</p> <p>£5,000 any one occurrence £25,000 any one occurrence £5,000 any one occurrence £10,000 any one occurrence £2,500 any one period of insurance</p> <p>£10,000 any one loss £2,500 any one article</p> <p>£1,000 any one occurrence</p>

Significant features and benefits of the policy

continued

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1B – Glass Accidental Damage to all fixed glass in windows, doors or fanlights at the premises, including the cost of any necessary boarding up pending replacement</p>	
<p>Section 1C – Owners’ Liability to the Public Liability in respect of any claim or number of claims arising from any one cause in respect of injury to any person other than an Employee or Damage to property other than property belonging to the Insured or in the custody or control of the Insured or any employee arising from the ownership of Insured buildings Including:</p> <ul style="list-style-type: none"> • Indemnity to joint insured and employees • Solicitors fees • Legal costs and expenses • Loading or unloading a motor vehicle • Motor Vehicle contingency cover • Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 	<p>£5,000,000 limit</p>
<p>Section 2 – Rent Loss of rent resulting from accidental loss destruction or damage to insured buildings including:</p> <ul style="list-style-type: none"> • Prevention of Access • Alternative Accommodation 	<p>Limit 33.3% of the sum insured for Buildings</p>

Significant features and benefits of the policy

continued

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 3 – Employers’ Liability</p> <p>Liability in respect of any claim or number of claims arising from any one cause in respect of Bodily Injury to any Employee of the Insured in connection with the Business including:</p> <ul style="list-style-type: none">• Indemnity to joint insured• Solicitors costs for representation at any coroner’s inquest or fatal injury or Court of Summary Jurisdiction• Legal defence costs for criminal proceedings relating to Health and Safety at Work Act 1974	<p>£10,000,000 limit</p>

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p>Section 1A: Buildings</p> <ul style="list-style-type: none"> • Damage to Buildings in the course of construction • Damage to blinds or signs not securely fixed to the Buildings • Damage to fences and gates caused by storm 	Page 13
<p>Section 1B: Glass</p> <ul style="list-style-type: none"> • Damage caused by scratching or chipping • Damage to glass already cracked at the commencement of insurance of this section 	Page 14
<p>Section 1C: Owners Liability to the Public</p> <ul style="list-style-type: none"> • Products Liability • Liability for any amount in respect of liquidated damages, fines or penalties attributable solely due to contract • Injury or damage caused directly or indirectly from gradual pollution or contamination 	Page 17 Page 16 Page 16
<p>Section 3: Employers' Liability</p> <ul style="list-style-type: none"> • Injury arising in connection with work on offshore installations 	Page 20
<p>All Sections</p> <ul style="list-style-type: none"> • Acts of Terrorism • Injury or damage caused by the use, removal, disposal, sale or storage of Asbestos • Excess as shown in the Policy Schedule 	Page 21 Page 21 Page 21

Customer Information

Commercial Care Line 0844 902 0790

How to contact us to make a claim

Should you need to make a claim, **Covéa Insurance Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0844 902 2207**
- In writing to – **Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA**

Covéa Insurance Commercial Care Line is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

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

You have a right to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

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 will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact Flats Direct at the address shown on your policy schedule.

Customer Information

continued

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 Flats Direct will be able to resolve any concerns, and you should contact them directly by writing to Flats Direct, Suite C10, Arena Business Centre, 9 Nimrod Way, Ferndown, Dorset, BH21 7SH.

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

Customer Relations, Covéa Insurance,
Norman Place, Reading, RG1 8DA.
Telephone: 0844 902 1000.
Website: www.coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

If you should remain dissatisfied, once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

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

Covéa Insurance

Norman Place

Reading

RG1 8DA

Telephone: 0844 902 1000

Fax: 0118 955 2211

www.coveainsurance.co.uk

Covea Insurance plc

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