

# Aviva Property Owner Summary of Cover

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 documentation. It is important that you read the policy documentation carefully when you receive it.

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## Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

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## What is Property Owner insurance?

The Property Owner policy offers the flexibility to select from a wide range of covers to provide tailored protection.

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## What are the key covers, features and exceptions of Property Owner insurance?

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

### Available covers:

<b>Asset Protection</b>	▪ Property Damage	▪ Glass	▪ Money and Assault
	▪ Engineering	▪ Terrorism	
<b>Revenue Protection</b>	▪ Business Interruption	▪ Terrorism	
<b>Legal Liabilities</b>	▪ Employers' Liability	▪ Property Owner's Liability	▪ Property Owner's Legal Protection
		▪ Directors and Officers Liability	

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### Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

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### Cut Red Tape

- A 'one-stop' website to help our Property Owner customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit <http://www.aviva.co.uk/cutredtape>

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### Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

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### Discounted rates on Thermal Imaging surveys

- A non-invasive way of identifying minor and major faults - an efficient complement to a full electrical testing programme.
- Can identify faults before equipment fails and helps manage production downtime / keeps business disruption to a minimum.

Additionally, Thermal Imaging surveys can be utilised to identify leaks, burst pipes, check seals on cold stores and even check the energy efficiency of buildings.

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# Asset Protection

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## Property Damage - Cover, Features and Benefits

There is a choice of covers for your buildings and contents – Specified Contingencies or All Risks.

### Specified Contingencies can include:

Loss or damage from specific causes:-

- fire
- riot
- earthquake
- explosion
- impact
- aircraft
- storm or flood
- civil commotion
- falling trees
- locked-out workers
- strikes
- lightning
- escape of water/oil from any tank apparatus or pipe
- sprinkler leakage
- theft
- subsidence
- persons taking part in labour disturbances or malicious persons

### Cover includes:

- Capital additions for newly built/acquired buildings, office and retail property £5,000,000, unoccupied property £1,000,000 and all other properties £2,000,000
- Changing locks, up to £5,000 per claim
- Contract works, up to a contract price of £100,000
- Environmental costs up to £2,500 per period of insurance
- Fly tipping, £5,000 per period of insurance
- Legal costs involved in the eviction of squatters (non-damage), £2,500 per period of insurance
- Loss minimisation and prevention expenses, £5,000 per period of insurance
- Reinstatement of data in respect of building management systems, up to £5,000 per claim
- Removal of Average on buildings which have RICS valuations done at least once every 3 years or as agreed by us
- Tenants Debris Removal, up to £25,000 per claim
- Tree felling and lopping, up to £2,500 per period of insurance

### Optional Cover:

- Terrorism

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### Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Consequential loss or damage
- The first part of any claim (the excess)
- When a building is Long Term Unoccupied only an indemnity for Damage arising from Fire Lightning Aircraft and Explosion is provided
- The cover for a building awaiting demolition and redevelopment is additional costs of debris removal only
- The cover for buildings awaiting refurbishment, redevelopment or renovation excludes the costs that would have been incurred in the absence of any Damage
- Unoccupancy Conditions

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## Glass - Cover, Features and Benefits

Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings.

### Cover includes:

- Costs incurred in boarding up damaged glass
- Contents of display windows
- Cost of replacing alarm foil, lettering, painting or other ornamental work on glass
- Damage to neon and illuminated signs for which you are responsible

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### Exceptions and Limitations (please refer to the Glass section of the policy booklet)

- Breakage of glass in light fittings, vehicles, vending machines or signs
  - Breakage while premises are unoccupied or disused
  - The first part of any claim (the excess)
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## Money and Assault - Cover, Features and Benefits

### Cover includes:

- Age limit 16 to 75
- Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business
- Medical and dental expenses up to £500

### Exceptions and Limitations (please refer to the Money and Assault section of the policy booklet)

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles, vending or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

## Engineering - Cover, Features and Benefits

Cover for your Plant or Machinery

### You can select from:

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage

### Cover includes:

- Automatic cover for any additional plant or machinery you have obtained
- Damage to surrounding property – Boiler and Pressure plant costs up to £500,000 per claim
- Debris Removal up to £25,000 per claim
- Inadvertent failure to insure up to £250,000
- Loss avoidance measures up to £25,000 per claim
- Loss of contents of oil storage tanks £10,000 per claim
- Reinstatement of data or programs £25,000 per claim
- Repair investigation costs up to £25,000 per claim
- Supplementary expenses up to £25,000 per claim
- Temporary hire of replacement machinery cost up to £25,000 per claim
- Temporary removal up to £100,000 per claim

### Exceptions and Limitations (please refer to the Engineering section of the policy booklet)

- Cover already provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)
- Underground pipes
- Electricity generating equipment not used for the sole purpose of stand by to the supply of electricity at the premises

## Revenue Protection

### Business Interruption - Cover, Features and Benefits

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 insurance you have selected.

### Cover includes:

- 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 income. We will not pay more than the reduction avoided by the expenditure
- Relocation of tenants to another of your premises
- A reduction in income due to accidental failure of the public electricity, gas, water or telephone supply

### Optional cover:

- Terrorism

### Exceptions and Limitations (please refer to the Business Interruption section of the policy booklet)

- Losses excluded under the Property Damage section

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# Legal Liabilities

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## Employers' Liability - Cover, Features and Benefits

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.

### Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

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### Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- 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 of employees whilst carried in or upon a vehicle

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## Property Owner's Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

### Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Legal expenses arising from Consumer Protection Act 1987 and Food Safety Act
- Data Protection Act 1998 £1,000,000
- Financial loss – Property Owners £500,000
- Legal expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007
- Hired or rented premises
- Legionella £1,000,000
- Libel and slander for in-house publications £250,000
- Environmental Statutory clean up costs £100,000

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### Exceptions and Limitations (please refer to the Property Owner's Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
  - Loss or damage to property in your custody or control
  - Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
  - Pollution unless caused by a sudden and identifiable incident
  - Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
  - Liquidated damages, penalty clauses and fines
  - The first part of any claim (the excess)
  - 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
  - Unoccupancy cover applies only when complying with the Unoccupancy Condition
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## Property Owner's Legal Protection - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

### Cover includes:

- **Property Protection** - protection for any legal proceedings for civil action relating to material property, or nuisance or trespass
- **Contract Disputes** - cover for legal proceedings for civil action relating to contractual 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 is greater than £250
- **Debt Recovery** - cover is provided to negotiate the recovery of money and interest due from the sale or provision of goods or services where the amount in dispute exceeds £250
- **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 incidents arising in connection with the business. Cover includes prosecution under health and safety and legislation and data protection rules
- **Tax Protection including Employers Compliance, VAT disputes** - cover in respect of investigations in respect of a full enquiry and/or aspect enquiry and/or intervention enquiry carried out by HM Revenue and Customs
- **Employment Disputes, including Compensation Awards and Service Occupancy** - defending your legal rights following the dismissal of an insured person
- **Bodily Injury** - pursue the legal rights of an insured following an event which causes the death or bodily injury, to them

### Optional Cover:

- **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
- **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 Protection** - defending your legal rights in a dispute with a tenant arising from a breach or alleged breach of the tenancy

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### Exceptions and Limitations (please refer to the Property Owner's Legal Protection section of the policy booklet)

- 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 Tenant Default, the first month's rent owed to you
  - 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 10% of each and every claim in respect of aspect and Intervention enquiry's
  - Claims caused by your failure to register for Value Added Tax and any claim arising from any Investigation, Section or Special Civil Investigations or the Revenue and Customs Prosecution Office
  - Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
  - Any claim relating to the settlement under an insurance policy
  - For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due
  - If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards
  - In respect of Legal Defence, no indemnity will be provided for any claim in respect of any claim which leads to the insured person being prosecuted for infringement of road traffic laws or regulations in connection with ownership, driving or use of a vehicle
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## Directors and Officers Liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a director or officer

### Cover includes:

- Indemnity to directors and officers
- Reimbursement to the company where it is obligated to indemnify the directors
- Broad definition of 'insured person', including employees acting in a managerial capacity
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Blanket cover for outside directorships of non-profit organisations and associated companies
- Automatic cover for directors and officers of a new or acquired subsidiary company (subject to size)
- Cover for Health and Safety Executive prosecution defence costs (up to £250,000 in any one period of insurance)
- Cover for pollution defence costs (up to £250,000 in any one period of insurance)
- Up to six years' protection for retired directors and officers
- No excess unless stated in the policy schedule
- Cover for emergency defence costs (up to £10,000 in any one period of insurance)
- Cover for the cost of using a public relations consultancy to manage a crisis event (up to £25,000 in any one period of insurance)
- Additional indemnity for insured persons in excess of the original limit of indemnity (up to £100,000 in any one period of insurance)

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### Exceptions and Limitations (please refer to the Directors and Officers Liability section of the policy booklet)

- Known wrongful acts
  - Pending and / or prior litigation
  - Existing wrongful acts reported elsewhere, i.e. to a previous insurer
  - Proven fraud, dishonesty and criminal acts
  - Personal profit or illegal remuneration
  - Bodily injury/property damage (sub-limited defence costs are included)
  - Pollution (sub-limited defence costs are included)
  - Professional errors and omissions
  - Pension trustees' liability
  - Claims originating in the USA or Canada, or any claims brought there
  - Nuclear risks/war risks or terrorist activities
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### How long does my Property Owner insurance run for?

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

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### What happens if I take out cover and then change my mind?

There are no statutory cancellation rights under this policy.

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### How do I make a 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. In all cases, please quote your policy number.

For our joint protection telephone calls may be recorded and/or monitored.

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### How do I make a complaint?

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 Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

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