

Policy document

Residential Property Owners

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A warm welcome to Zurich

Thank **you** for taking out **your** Residential Property Owners' Insurance policy with **us** – and welcome to Zurich Insurance plc.

As one of the largest general insurers in the UK, **we** have a wealth of expertise and experience backed up by the global strength of the Zurich Financial Services Group. Zurich is renowned for innovation and customer dedication – **our** experts are constantly reviewing how **we** can update and improve **our** products and services for **you**.

At Zurich Insurance **we** have **your** future in mind and look forward to working closely with **you**.

www.zurich.co.uk

Commentary

Throughout this document you will find 'COMMENTARY' boxes. The comments contained in the boxes are intended to draw your attention to significant policy issues and to help explain the cover provided. The comments do not, in any way, form part of the contract.

Guide to your policy

Your new policy has been designed to meet the needs of the residential property owners market, and it's been written in plainer English which we hope will make it easier to understand.

To help you find your way around your policy, we've produced the following short guide to the contents.

General Definitions: define words which have a special meaning wherever they are used in the policy. Definitions save us using or repeating long explanations in the middle of the policy wording.

Section 1

Material Damage: covers your physical assets to the extent that you have chosen. You can find sums insured and limits of your cover in the Schedule and Specification.

Section 2

Property Owners Liability: covers your legal obligations to pay someone else, other than employees, for injury or damage to their property, caused by your business/association.

Section 3

Employers Liability: covers your legal obligations to compensate an employee who is injured.

Section 4a

Legal Expenses: covers legal expenses incurred to evict squatters.

Section 4b

Helpline: our 24-hour helpline can be contacted for legal advice or to obtain assistance with day-to-day property problems like blocked drains or leaking roofs.

General

Matters which apply to the whole policy, or to more than one section:

- **Claims Conditions** – what to do if you need to make a claim
- **Provisions**
- **Exclusions**

Endorsements: not all of these will apply, but, where they do, they will be shown on the Schedule.

Queries and Complaints Procedure: what to do if you have a problem with this policy or our service.

Schedule and Specification

Attached to your policy is the Schedule. This is a separate document so that an updated copy can be given to you whenever you change your individual circumstances.

Schedule: this specifies the particulars you have chosen and, in addition, will show details of any special extensions and endorsements specially applicable to you and not included in the standard printed policy.

Specification: this sets out a summary of your particulars, such as your name and address, and which sections of the policy are operative, sums insured and limits of liability.

Residential Property Owners' policy

This Policy sets out the terms of a contract between **you** and **us** and is based on the proposal and any declaration or premium payment application which **you** have made.

The Schedule, Specification(s), Endorsements and any Certificate of Insurance form one document with this Policy.

We will insure **you** against the contingencies defined in the Sections of the Policy which the Schedule shows are operative provided that all the terms and conditions of the Policy have been satisfied.

We will only **pay** if the contingencies occur:

- during any Period of Insurance for which **we** have accepted **your** premium, and
- within the **territorial limits**, unless otherwise stated.

We will not be liable in any circumstances to **pay** more than the amount of any Sum Insured or lower Limit, shown in the Schedule or stated elsewhere in the Policy, effective at the time of the incident giving rise to liability under this Policy.

Law applicable to the contract

UK law allows both **you** and **us** to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to **your** address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

For and on behalf of Zurich Insurance plc.



Guy Munnoch

Chief Executive Officer of Zurich Insurance plc, UK Branch.

This is a legal document and should be kept in a safe place.

Please read the policy, insurance agreement and schedule carefully.

If they do not meet **your** needs return them to **us** or **your** broker or agent.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for **us** to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, **we** may share information **you** give **us** with other organisations and public bodies, including the Police, accessing and updating various databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this and the information will be available to other organisations that have access to the database(s).

We can supply details of the databases **we** access or contribute to, on request.

This document shows all the Sections available under the Policy. Cover is only effective for those Sections shown as operative in the Schedule and then only to the extent shown there.

General definitions

Wherever the following words appear in the Policy in **bold letters** they will have the same defined special meaning attributed to them.

Buildings

The buildings at the **Premises** shown in the Schedule including:

- a) landlords' fixtures and fittings and decorations
- b) private garages, outbuildings, yards, forecourts, car parks, pools, hard courts, patios and terraces
- c)
 - i) roads and pavements, associated lamp posts and other street furniture
 - ii) garden machinery, garden landscaping and paving, garden furniture, trees and plants but only to the extent of your responsibility.
- d) walls, gates, fences, canopies, fixed signs, communication aerials and closed circuit surveillance equipment
- e) piping, ducting, cables, wires and associated control gear and accessories on the **premises** and extending to the public mains, but only to the extent of **your** responsibility
- f) fixed glass or polycarbonate substitutes including mirrors, fixed glass in furniture, plate glass tops, ceramic hobs, solar glass heating panels, double-glazed units, intruder alarm foils and fixed sanitaryware for which **you** are responsible.

Business

Your business shown in the Schedule including:

- a) the ownership, organisation and/or management of the **buildings**
- b) **Your** fire, security, first aid and ambulance services
- c) maintenance of the **buildings**, plant and equipment

In respect of Sections 2 and 3 only **business** also includes:

- d) **Your** sponsorship of events or involvement in exhibitions, galas, carnivals, fetes or corporate hospitality.

Claim

A single loss or series of losses **due to** one occurrence which is insured by this Policy.

Contents of Common Parts

Furniture, carpets, curtains, equipment, other similar property and tenants' improvements, alterations and decorations within common areas of the **buildings** for which **you** are responsible but excluding computer systems software, data and records.

Damage

Material loss, destruction or damage.

Due To

Directly or indirectly caused by, resulting or arising from, in connection with.

Employee

Anybody who is:

- a) under a contract of service or apprenticeship with **you**
- b) supplied to, hired or borrowed by **you** including persons undertaking study or work experience whilst employed or engaged by **you** in connection with the **business**.

Excess

The amount for which **you** are responsible and which will be deducted from any payment under this Policy after the application of all other terms and conditions of the Policy.

The **excess** which applies to each **claim** may vary; you should check the relevant Policy Section, Endorsement, Specification or Schedule.

Geographical Limits

- a) The **territorial limits**
- b) elsewhere in the world in respect of:
 - i) any act or omission occurring within the **territorial limits**
 - ii) work undertaken by **you, your officers** or any **employee** who ordinarily reside in the **territorial limits**.

Goods

Goods (including containers, packaging, labelling and instructions for use) which are not in **your** custody or control and which **you** have sold or supplied within the **territorial limits** in connection with the **business**.

Injury

Bodily injury including illness, death, disease, mental injury or anguish and shock.

Officer(s)

Director(s) or partner(s) in the **business**.

Pay

Pay, reinstate, repair or replace at **our** option.

Premises

The premises shown in the Schedule.

Principal

Any party other than **your officers** or **employees** with whom **you** have undertaken work or the performance of a contract, agreement for work or provision of services (other than the sale or supply of **goods**) in connection with the **business**.

Property

Material property.

Resident

Any person who is the owner, lessee or occupier of any private dwelling or flat and any member of their family permanently living with them at the **buildings**.

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Terrorism

Any act of any person acting on behalf of, or in connection with, any organisation with activities directed by force or violence towards the overthrowing or influencing of any government de jure or de facto.

We, us or our

Zurich Insurance plc: pertaining to Zurich Insurance plc.

You: your

The person, people, company or other organisation shown in the Schedule as the Insured: pertaining to the Insured.

Section 1

Material Damage

Special Definitions

Wherever the following words appear in capital letters, e.g. DECLARED VALUE, within this Section they will have the same defined special meaning attributed to them.

DECLARED VALUE

The cost of REINSTATEMENT of the **property** insured at the inception of the Period of Insurance, adjusted to include where insured:

- a) the additional cost of REINSTATEMENT to comply with European Union legislation, statutory or local authority requirements
- b) Professional Fees
- c) Removal of Debris

The cost of REINSTATEMENT should exclude future inflation.

REINSTATEMENT

- a) Rebuilding or replacement of **buildings** which have been lost or destroyed
- b) the repair or restoration of **buildings** which have been partially damaged to a condition equivalent to, or substantially the same as, but not better or more extensive than its condition when new.

Rebuilding or replacement may be carried out:

- i) in any manner to suit **your** requirements
- ii) upon another site provided the amount payable by us is not increased
- c) the additional cost of reinstating **buildings** incurred solely to comply with European Union legislation, statutory or local authority requirements following accidental **damage**.

RENT

- a) Money paid or payable to you in the course of the **business** in respect of the **buildings** shown in the Schedule In respect of untenanted **buildings** or portions of **buildings**, the money estimated to be paid or payable to **you** once the **buildings** or parts of them are let for accommodation
- b) Service charges payable to **you** in the course of the **business** in respect of the **buildings** shown in the Schedule.

RESIDENTIAL CONTENTS

Furniture, furnishings, carpets, television, video and audio equipment and other household goods in individual flats or residential units at the **premises** owned by **you** or for which **you** are legally responsible but excluding:

- a) articles of gold, silver or other precious metals, jewellery or furs
- b) money, stamps, collections, certificates, cheques, securities or documents
- c) clothing and personal effects
- d) pets or livestock
- e) any amount exceeding £1,000 in respect of any one picture, curio or work of art.

UNOCCUPIED BUILDINGS

Any **buildings** which have not been lived in for more than 30 consecutive days.

Cover

Provided it is shown as insured in the Schedule and occurs at the **premises** we will pay for **damage** (unless it is excluded) to the **buildings**, **contents of common parts** and RESIDENTIAL CONTENTS by an Insured Peril.

Alternatively we will have the option to replace, reinstate or repair the damaged **property** or any part of it.

Basis of Claims Settlement

The following clauses will apply only in the settlement of a **claim** under this Section which has been accepted by **us** as valid.

Underinsurance

If at the commencement of any **damage** the total DECLARED VALUE under this Section is less than the cost of REINSTATEMENT at the start of the Period of Insurance **we** will not **pay** more than the proportion of the **claim** which the DECLARED VALUE bears to the cost of REINSTATEMENT.

Payment to Somebody other than the Insured

If **you** do not own the **property**, **we** will have the option to **pay** the owner of the **property** instead of **you**. Provided that:

- a) **we** conduct and control the **claim**
- b) the owner must observe, fulfil and be subject to the terms, exceptions and conditions of this Policy as far as they can apply.

The owner's receipt will be a discharge of the **claim**.

Reinstatement Conditions

Subject to the following Special Conditions the calculation of the amount payable following **damage** to the **buildings, contents of common parts** and RESIDENTIAL CONTENTS will be based on the REINSTATEMENT of the **property** affected.

Special Conditions

(applicable only to claims payable under the REINSTATEMENT CONDITIONS)

- 1 If **property** is only partially damaged **we** will not **pay** more than the amount which would have been payable if the **property** had been totally destroyed.
- 2 Any additional amount, payable solely **due to** this REINSTATEMENT condition, will be paid only if:
 - a) REINSTATEMENT starts and proceeds without unreasonable delay
 - b) the cost of REINSTATEMENT has been actually incurred
 - c) any other insurance which **you** effect, or which is effected on **your** behalf in respect of the **property**, is on the same basis of REINSTATEMENT at the time of the **damage**.
- 3 **We** will not **pay** for:
 - a) the cost of complying with European Union legislation, statutory or local authority requirements:
 - i) where **damage**:
 - occurred prior to the commencement of the Period of Insurance
 - is not insured by this Policy
 - ii) where **you** have been served with a notice before the **damage** occurred
 - iii) which relates to undamaged parts of damaged **buildings** (except for the foundations of the parts of the **buildings** destroyed or damaged) other than the lesser of £250,000 or 15% of the total amount for which **we** would have been liable under Paragraph of REINSTATEMENT if the **buildings** had been totally destroyed
 - b) the amount of any charge or assessment **due to** capital appreciation which may be payable because of compliance with European Union legislation, statutory or local authority requirements.
- 4 REINSTATEMENT must be completed within 12 months of the **damage** occurring unless **we** agree a longer period.

Indemnity Limit

Where claims are payable as if the REINSTATEMENT conditions had not been incorporated all the terms and conditions of the Policy will apply except that the Sums Insured will be limited to 113% of the DECLARED VALUES shown in the Schedule.

Additional Cover

1 In addition to the total amount **we pay** for any **claim** which **we** have accepted as valid under this Section, **we** will also **pay**:

Rent and/or Alternative Accommodation

- i) Reasonable additional cost of comparable alternative accommodation for:
 - any **resident** including temporary storage costs for their furniture
 - domestic pets which normally live in the **buildings** during the period necessary to restore **buildings** which have been made uninhabitable or inaccessible by **damage** to a habitable condition.
- ii) RENT, which ceases to be payable to **you** whilst the **buildings** are uninhabitable or inaccessible **due to damage**, but not for more than 36 months from the date of the **damage**.
We will not pay:
 - any amount in excess of the limit stated in the Schedule of the Sum Insured on damaged **buildings**
 - costs which may cease or be reduced as a result of the **damage**.

Loss of Metered Water

Loss of metered water following **damage** resulting in a water charge which **you** are unable to recover from any other party.

We will not pay more than £5,000 any one **claim** and £25,000 in any Period of Insurance.

Water Damage Tracing Costs

Costs and expenses which **you** incur with **our** consent to locate the source of **damage** to the **buildings due** to an escape of water, including subsequent repair to walls, floors or ceilings.

We will not pay more than £5,000 any one **claim** and £25,000 in any Period of Insurance.

Reletting Costs

Costs necessarily and reasonably incurred in reletting the **buildings solely due to damage**.

We will not pay more than £5,000 in any Period of Insurance.

Boarding Up

The reasonable costs of boarding up and making secure the **buildings** following **damage**.

Concern for Welfare Costs

Costs incurred following **damage** caused by the Police or persons acting under their control in gaining access to the Buildings as a result of their concern for the welfare of the Resident.

We will not pay:

- more than £5,000 any one **claim** and £15,000 in any one period of insurance
- for costs incurred following **damage** caused by the Police in the course of criminal investigations.

Emergency Services

Costs and expenses which **you** incur with **our** consent in making good **damage** to Buildings including landscaped gardens caused by emergency services but excluding:

- i) the cost of soil movement other than necessary for surface preparation
- ii) the failure of seeds to germinate or trees, shrubs or turf to become established following replanting.

- 2** We will also **pay** the following costs, fees and expenses provided the total amount **we pay** for any **claim** which **we** have accepted as valid under this Section does not exceed the relevant Sum Insured or limit:

Drains and Gutters

Costs and expenses which **you** incur with **our** consent, to clean and/or clear drains and/or sewers and/or gutters (which **you** own or for which **you** are responsible).

Professional Fees

Architects', surveyors', legal and consulting engineers' fees, necessarily and reasonably incurred but excluding any fees for preparing a **claim**.

Removal of Debris

Costs and expenses which **you** incur with **our** consent in removing debris of the **buildings** from the **premises** and the immediately adjacent area following accidental **damage** covered under this Section.

Shoring Up

Costs and expenses which **you** incur with **our** consent to shore-up or prop, dismantle or demolish the **property due to damage**.

- 3** We will pay:

Exceptional Measures

Costs up to £25,000 which **you** incur with **our** consent in taking reasonable but exceptional measures to avoid or mitigate a valid **claim** under this Section.

Provided that:

- i) the potential **claim** could not have been reasonably foreseen
- ii) the terms and conditions of this Section will apply as if **damage** had occurred.

Keys

Up to £1,000 any one **premises** to replace locks to the external doors of the **buildings** if keys are stolen from the **buildings** or from the home of an authorised keyholder or where there is reasonable evidence that such keys have been copied by an unauthorised person.

Prevention of Access

Loss of RENT and/or the reasonable additional cost of comparable alternative accommodation **due to damage** by an Insured Peril to property:

- i) in the vicinity of the **buildings** which prevents or hinders their use or access to them whether the **buildings** are damaged or not
- ii) at the buildings of **your** Managing Agents in the **territorial limits**.

we will not **pay**:

- any amount in excess of 20% of the Sum Insured on **buildings** to which use or access is prevented or hindered
- for **damage** to the property of any supply undertaking which prevents or hinders the supply of electricity, gas, water or telecommunications to the **buildings**.

Non Damage Prevention of Access

Loss of **rent** and/or the reasonable additional cost of comparable alternative accommodation **due to** access to or use of **buildings** being hindered or prevented **due to** the **buildings** or property in the vicinity being:

- i) occupied by terrorists or persons thought to be terrorists
- ii) thought to contain or actually containing a harmful device.

we will not pay:

- unless the Police are immediately informed
- for any **claim due to** any cause within the control of the Insured
- for any **claim due to damage to property** owned by the Insured at the **buildings**
- for any **claim** where the prevention or hindrance of access or use is less than 48 hours' duration
- any amount in excess of £100,000 or 10% of the Sum Insured on **buildings** to which use or access is prevented or hindered, whichever is the lesser.

Removal of Nests

The cost of removing wasps' or bees' nests from the **buildings**

we will not pay:

- i) more than £250 any one **claim** and £5,000 in any Period of Insurance
- ii) the costs of removing nests already in the **buildings** before the inception of this Policy.

Tree Felling and Lopping

The cost of removing or lopping trees which are an immediate threat to the safety of life or **property**

we will not pay:

- i) more than £500 any one **claim** and £2,500 in any Period of Insurance
- ii) Legal or Local Authority costs involved in removing trees
- iii) costs incurred solely to comply with a Preservation Order.

Tree Removal

The cost of removing fallen trees or branches from the **premises**

we will not pay:

- i) more than £500 any one **claim** and £2,500 in any Period of Insurance
- ii) unless the incident results from an insured peril.

Deeds and Documents

The cost of materials and clerical labour to rewrite deeds and documents relating to the ownership and/or management of the **premises due to damage** to the deeds and documents occurring at the **premises** or whilst held in safekeeping by a bank or solicitor.

We will not pay more than £500 any one **claim**.

Public Utilities

Loss of RENT and/or the reasonable additional cost of comparable alternative accommodation **due to** access to or use of **buildings** being hindered or prevented **due to damage** by an Insured Peril to property at any:

- i) generating station or sub-station of a public electricity supply undertaking
- ii) land-based premises of the public gas supply undertaking or any national gas producer linked directly to them
- iii) waterworks and pumping stations of a public water supply undertaking
- iv) land-based premises of any public telecommunications undertaking from which the **buildings** obtain electricity, gas, water or telecommunication services. **We will not pay** any amount in excess of 20% of the Sum Insured on **buildings** to which the Public Utilities supply is affected.

Extensions

The insurance extends to include:

1 Capital Additions

alterations, additions and extensions to existing **buildings** and newly acquired or newly erected **buildings** which **you** have not told **us** about, provided:

- a) **you** tell **us** about them as soon as **you** can but not later than 6 months after **you** become responsible for them
- b) **you** effect specific insurance from the time **you** become responsible for them
- c) **we** will not **pay**:
 - i) more than 20% of the **buildings'** DECLARED VALUE or £500,000 whichever is the less
 - ii) for appreciation in value.

This Extension does not apply to **buildings**:

- for which **you** have been responsible for more than 6 months
- which are otherwise insured.

2 Other Interests

the interest of any freeholder, mortgagee, lessor, heritable creditor 'Primo Loco' or 'Secundo Loco' or similar party is noted. The nature and extent of such additional interests must be disclosed immediately following **damage** which is the subject of any claim.

3 Contracting Purchaser's Interest

the interest of any person to whom **you** have contracted to sell **your** interest in **buildings** insured by this Section.

This Extension will not prejudice **your** rights or **our** rights and will not operate:

- a) if the **property** is otherwise insured by, or on behalf of, the contracting purchaser
- b) after completion
- c) if the purchase is not completed.

4 Temporary Removal

property within the **territorial limits** whilst temporarily removed from the **premises** for cleaning, renovation, repair or similar purposes.

we will not **pay**:

- a) more than £2,500 any one **claim**
- b) for **property** more specifically insured.

Conditions

1 Non-Invalidation

This insurance will not be invalidated by anything which increases the risk of **damage** provided that:

- a) it is without **your** authority or knowledge or beyond **your** control
- b) **you** tell **us** as soon as **you** become aware of the increased risk of **damage**
- c) **you** pay any additional premium.

2 Repairs and Alterations

Repairs or minor structural alterations may be made to the **buildings** without affecting the insurance under this Section.

3 Tenant's Subrogation Waiver

Following **damage** to any **buildings** insured **we** will waive any rights, remedies or relief to which **we** may become entitled by subrogation against any tenant of the **buildings** provided that:

- a) the **damage** did not result from a criminal, fraudulent or malicious act of the tenant
- b) the tenant contributes to the cost of insuring the **buildings** against the peril which caused the **damage**.

4 Mortgagees and Lessors

Any increase in the risk of **damage due to** any act or neglect of any Mortgagor, Leaseholder, Lessee or Occupier of any **buildings** will not prejudice the interest of any Mortgagee, Freeholder or Lessor provided the increase in risk is without their prior knowledge or authority and **we** are notified immediately they become aware of the increase in risk and pay any additional premium.

5 Fire Extinguishing Appliances

Fire extinguishing appliances must be inspected regularly and any defects must be promptly remedied.

6 Security Protections

All devices for the protection of the **buildings** must be kept in good working order.

7 Intruder Alarm Protection

Any intruder alarm system(s) must be:

- a) installed in accordance with the installer's specification. No alteration or variation of the system(s) or any structural alteration to the **buildings** which would affect the system(s) may be made without **our** written consent
- b) kept in full and efficient working order at all times and serviced under a maintenance contract
- c) tested and set whenever the alarmed part of the **buildings** is closed or not attended by **you** or by any person **you** have authorised to be responsible for the security of the **buildings**

you must tell **us** immediately if **you** receive a notice from the:

- i) Police or a security organisation saying that the system(s) signals will be disregarded or their response downgraded
- ii) Local Authority or a Magistrate of any requirement imposed under the Environmental Protection Act or other legislation which requires modification of the system(s).

8 Automatic Fire Alarm Installations

Where an automatic fire alarm installation is installed **you** must:

- a) carry out the testing and checking requirements referred to on the completion certificate and remedy promptly any defects
- b) carry out the maintenance procedures specified by the manufacturers of the equipment
- c) notify **us** immediately of any disconnection or failure likely to leave any area unprotected for more than 12 hours
- d) record details of all events such as alarms, faults, tests, maintenance and disconnections and keep them in case **we** wish to examine them.

9 Parent and Subsidiary Company Subrogation Waiver

If there is a **claim we** will waive **our** rights of subrogation against any Company which is a Parent of or Subsidiary to **you** or any Company which is a Subsidiary of a Parent Company of which **you** are a Subsidiary in each case within the meaning of the Companies Act or Companies (Northern Ireland) Order.

10 Inflation Protection

Unless **you** give **us** written notice to the contrary, we will adjust the DECLARED VALUE at each renewal of this Policy in accordance with the Royal Institution of Chartered Surveyors Home Rebuilding Cost Index and calculate the annual premium on the adjusted DECLARED VALUE.

11 Contribution

If any other insurance covers the same **damage** we will not **pay** more than **our** rateable proportion of any **claim**.

12 UNOCCUPIED BUILDINGS

If UNOCCUPIED BUILDINGS are covered under this Section **you** must:

- a) turn off all mains services (except the electricity supply to maintain any fire or intruder alarm system) and completely drain the water system
or
during the period 1 October to 1 April each year keep any central heating systems working at a minimum temperature of 5°C
- b) inspect the building internally and externally and remove waste at intervals of no more than 7 days
- c) take reasonable steps to prevent accumulations of mail
- d) secure the building against unlawful entry by closing and locking doors and windows and setting any security and alarm systems
- e) pay the first £500 of each **claim** for **damage** to UNOCCUPIED BUILDINGS **due to** malicious persons, storm, flood, water damage, theft or accidental **damage**.

Note: Please also see the **conditions** which appear under the General Section of this Policy.

Provisions

Automatic REINSTATEMENT following Loss

- 1 The DECLARED VALUE of any item will not be reduced by the amount of any **claim** provided that:
 - a) **You** pay the appropriate premium to reinstate the DECLARED VALUE from the date of the loss
 - b) **You** undertake to implement without delay any additional protections which we may require for the further security of the **buildings**
 - c) **You** or **we** have not given written notice to the contrary.

TERRORISM (Special Provision)

This insurance includes **damage** by fire or explosion in England and Wales and Scotland but not the adjacent territorial seas as defined by the Territorial Sea Act 1987 and not the Channel Islands nor the Isle of Man occasioned by or happening through **terrorism**.

The most **we** will **pay** in respect of such **damage** shall not exceed in respect of all losses arising out of any one occurrence and in the aggregate in any one period of insurance is

- a) 1 in respect of Blocks of Flats and/or Private Dwelling Units not insured in the name of a private individual (other than a Trustee or a Sole Trader)
 - i) £2,500,000 for **buildings**
 - ii) £2,500,000 for all other **property** (including **contents of common parts** and RESIDENTIAL CONTENTS)
 - iii) £2,500,000 for RENT and/or alternative accommodation
- 2 other than as specified in 1 above:
 - i) £100,000 for **buildings**
 - ii) £100,000 for all other **property**
 - iii) £100,000 for RENT and/or alternative accommodation

or

- b) any lower limit of liability or Sum Insured as shown in the Policy.

whichever is the lower.

Any Provision in this Policy which provides for a Sum Insured or limit of liability to be automatically reinstated following a loss will not apply to losses covered under this Special Provision.

Insured Perils (applicable only if shown as insured in the Schedule)

1 Fire, Smoke, Lightning, Thunderbolt and Explosion

- a) Fire.
- b) Smoke but excluding any gradually operating cause.
- c) Lightning and/or thunderbolt. d) Explosion.

2 Aircraft

Aircraft or other aerial devices or articles dropped therefrom.

3 Riot, Civil Commotion, Strikers and Locked-out Workers

Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances.

4 Malicious Persons

Malicious persons excluding **damage**:

- a) caused by **you, your officers**, or an **employee**
- b) caused by a **resident** to the portion of the **buildings** in which they reside
- c) to garden landscaping and paving, garden furniture, trees and plants.

5 Earthquake

Earthquake.

6 Subterranean Fire

Subterranean Fire.

7 Spontaneous Fermentation/Heating

Fire only, resulting from the **buildings'** own spontaneous fermentation or heating.

8 Storm or Flood

Storm or flood excluding **damage**:

- a) attributable solely to change in the water-table level
- b) caused by frost, subsidence, ground heave or landslide
- c) to garden landscaping and paving, garden furniture, trees and plants, fences and gates.

9 Water Damage

Escape of water from or freezing of water in any fixed water installation.

10 Impact

Impact by any road vehicle or animal or train excluding **damage** by insects or pets.

11 Escape of Oil

Escape of oil from a fixed oil-fired heating installation.

12 Breakage or Collapse of Communication Aerials

Breakage or collapse of communication aerials.

13 Theft

Theft or attempted theft excluding **damage**:

- a) by **you, your officers**, or an **employee**
- b) caused by a **resident** to the portion of the **buildings** in which they reside
- c) to garden landscaping and paving, garden furniture, trees and plants

- d) to **contents of common parts** and RESIDENTIAL CONTENTS unless there has been forcible and violent entry to or exit from the **buildings**.

14 Subsidence

Subsidence or ground heave of any part of the site on which the **buildings** stand, or landslip excluding **damage**:

- a) to private garages, yards, forecourts, car parks, roads, pavements, posts, hardcourts, patios, terraces, walls, gates, fences, garden landscaping and paving, trees and plants unless there is **damage** to the other portions of the **buildings** at the same time
- b) caused by or consisting of:
 - i) the normal settlement or bedding down of new structures
 - ii) the settlement or movement of made up ground
 - iii) coastal or river erosion
 - iv) defective design or workmanship or the use of defective materials
 - v) fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe
- c) caused by the movement of solid floor slabs unless the foundations beneath the external walls of the **buildings** are damaged at the same time and from the same cause
- d) which originated prior to the inception of this cover
- e) resulting from:
 - i) demolition, construction, structural alteration or repair of any **property** or
 - ii) groundworks or excavation at the **premises**.

15 Accidental Damage

Accidental **damage** excluding:

- a) **damage due to** or excluded under any other Insured Peril whether shown as operative on the Policy Schedule or not
 - b) **damage due to** or consisting of:
 - i) inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water-table, faulty or defective design or materials
 - ii) faulty or defective workmanship, operational error or omission on your part or the part of any **officer, employee or resident**
- but this will not exclude subsequent **damage** to **buildings** which itself results from a cause not otherwise excluded
- c) **damage due to** or consisting of:
 - i) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, vermin or insect, marring or scratching
 - ii) change in temperature, colour, flavour, texture or finish
 - iii) joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any range of steam and feed piping in connection therewith
 - iv) mechanical or electrical breakdown or derangement of the particular machine, apparatus or equipment in which the breakdown or derangement originates
 - d) **damage due to** disappearance, unexplained or inventory shortage, misfiling or misplacing of information
 - e) **damage** to **buildings** or structures in course of construction or erection and materials or supplies connected with them
 - f) the cost of maintenance or routine decoration
 - g) **damage** to garden landscaping and paving, garden furniture, trees and plants.

Exclusions

This Section does not cover:

1 Insured Perils Excess

The **excess** shown in the Schedule, applied separately to each loss at each separate **premises**.

2 Pollution/Contamination

Damage due to pollution or contamination except:

- i) where the pollution or contamination results from an Insured Peril other than Insured Perils 11, 14 and 15
- ii) where an Insured Peril results from pollution or contamination other than Insured Perils 11, 14 and 15.

3 Building Collapse/Cracking

Damage to:

or destruction of the **buildings** or any resulting consequential loss **due to** the structure's own collapse or cracking.

4 Electrical Plant

Electrical plant, apparatus or fittings directly caused by its own over-running, short-circuiting, excessive pressure or self-heating. This Exclusion does not apply to **damage** to any other part of the plant or appliances or other **property** caused by the spread of fire.

5 Property More Specifically Insured

Property more specifically insured by **you** or on **your** behalf.

6 Sonic Booms

Property due to pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

7 Consequential Loss

Consequential loss of any kind or description.

8 TERRORISM

- a) in Northern Ireland, **damage** directly or indirectly occasioned by or happening through:
 - i) riot, civil commotion and (except in respect of **damage** by fire or explosion) strikers, locked out workers or persons taking part in labour disturbances or malicious persons
 - ii) **terrorism**
- b) in England and Wales and Scotland but not the adjacent territorial seas as defined by the Territorial Sea Act 1987 and not the Channel Islands nor the Isle of Man, **damage** by fire or explosion directly or indirectly occasioned by or happening through **terrorism**, except to the extent stated in the **terrorism** Provision.

In any action suit or other proceedings where **we** allege that by reason of this exclusion **damage** is not covered by this policy (or is covered only up to a specified limit of liability) the burden of proving that such **damage** is covered (or is covered beyond that limit of liability) is upon **you**.

Section 2

Property Owners Liability

Cover

We will **pay** damages and claimants' costs and expenses for which **you** are legally liable in respect of:

- 1 accidental **injury** to any person (other than an **employee**)
- 2 accidental **damage** to **property** which is neither owned by, nor in the custody or control of:
 - a) **you**
 - b) any of **your officers** or **employees**
 - c) any other party claiming indemnity
- 3 accidental **damage** to:
 - a) personal effects including motor vehicles and their contents belonging to **your** guests or any guests of **your officers** or **employees** whilst the personal effects are in **your** custody or control or the custody or control of **your officers** or **employees**
 - b) buildings, including their fixtures and fittings which **you** lease, hire or rent excluding:
 - i) **damage** to their contents
 - ii) liability which **you** have assumed solely because of a tenancy or other agreement
 - iii) the first £100 of each **claim** for **damage** unless the **damage** is caused by fire or explosion
- 4 wrongful arrest
occurring during the Period of Insurance and within the **geographical limits** and caused:
 - in connection with the **business** in respect of the **premises**, or
 - by **goods**.

Extensions

We will also insure under the terms and covers applying to this Section:

1 Defective Premises Act

liability which **you** incur under Section 3 of the Defective Premises Act 1972 and Section 5 of the Defective Premises (Northern Ireland) Order 1975 arising from **injury** or **damage** occurring within seven years from the cancellation or expiry of this Section of the Policy provided:

- a) **we** will not **pay** for the cost of remedying any defect or alleged defect in any premises
- b) **you** are not entitled to indemnity under any other policy
- c) the premises were insured by this Policy before its cancellation or expiry.

2 Loading/Unloading

liability which **you** incur in respect of **injury** or **damage** to **property** during loading or unloading of any motor vehicle or the bringing to or taking away of a load from that vehicle, provided **you** are not entitled to indemnity under any other policy.

3 Data Protection Act

liability which **you** incur **due to** damage or distress under Section 22 or 23 of the Data Protection Act 1984 caused in connection with the **business**.

We will not pay:

- a) if **you** have failed to register or have ceased to be registered under the Data Protection Act 1984 or have failed to comply with or are in contravention of a notice issued under Sections 10 or 12 of the Act
- b) for damage or distress which is the intentional result of any deliberate act or omission
- c) costs and expenses of rectifying, rewriting, or erasing data.

4 Extended Indemnity

Liability which you and no other party incur for a pecuniary loss, cost or expense incurred by any party other than **you** or **your officers** or **employees** as a direct result of:

- a) sudden, identifiable and unexpected escape or discharge of any substance or gas from any **premises**
- b) stoppage of or interference with pedestrian, vehicular, rail, air or waterborne traffic
- c) nuisance, trespass or interference with any right of air, light, water or way occurring within the **territorial limits** and caused in connection with the **business** other than by **goods**.

Exclusions

1 We will not **pay** damages, costs and expenses incurred:
Solely because of a contract or agreement.

2 We will not **pay** damages, costs and expenses incurred due to:

Air and Watercraft

Any craft designed to float on or in, travel on or through, water or air, other than sailing craft and hand-propelled watercraft, or their components or **goods** installed in them.

Vehicles

Any motor vehicle in circumstances requiring compulsory insurance or security under Road Traffic Law.

Airside Risks

Ownership or operation of any aircraft landing or airside facility.

Provision of Advice

Instruction, advice, direction, design, treatment or specification given by **you** or on **your** behalf for a fee.

Pollution or Contamination

Pollution or contamination of buildings or other structures, water, land or the atmosphere not caused by a sudden identifiable and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. Where indemnity is provided this Section of the Policy will treat all pollution or contamination arising out of one incident as having occurred at the time of the incident.

GOODS

Goods which are **buildings** or land except as provided by Extension 1 – Defective Premises Act.

Demolition, Erection and Alteration

Demolition, erection or structural alteration of or addition to new or existing **buildings**.

Recall, Removal, Repair

The recall, removal, repair, replacement or making of any refund in respect of **goods** or any resulting consequential loss.

Other Business

Your pursuit or exercise of any trade, calling or profession other than the **business** described in the Schedule.

3 We will not pay:

DAMAGE to Goods Supplied

For **damage** to the **goods** which cause **injury**, or **damage** to **property**.

Defective Work

The cost of rectifying defective work carried out by **you** or on **your** behalf.

Liquidated Damages, Fines or Penalties

Liquidated damages, fines or penalties.

Limits of Liability

The Limits of Liability shown in the Schedule are our monetary limits in respect of the insurance provided by this Section (other than limits otherwise specified) and apply to any one **claim** except for:

- a) claims due to the sale or supply of goods
- b) claims for pollution or contamination
- c) extended indemnity

where the Limits of Liability shown apply in the aggregate in any one Period of Insurance but in no circumstances will we pay more than £2,000,000 in respect of claims for pollution or contamination or extended indemnity **due to** incidents in any Period of Insurance.

Where **you** become liable to pay a sum above the Limits of Liability in respect of a **claim**, **we** will pay only the proportion of costs and expenses that the Limits of Liability bear to **your** total liability. The costs and expenses will not be proportionately reduced in respect of claims for **injury** to any **employee**.

Note: Please also see EXCLUSIONS which appear under the General Section of this Policy.

Section 3

Employers Liability

Cover

We will pay damages and claimants' costs and expenses for which you are legally liable in respect of accidental injury to any employee, occurring during the Period of Insurance and within the geographical limits in the course of their employment or engagement in the business.

Extensions

We will also insure under the terms and covers applying to this Section:

1 INJURY to Partner or Proprietor

an injury to you or your partner in the same way we would treat an injury to an employee.

Provided that:

- a) the injury occurs whilst you or your partner is engaged in connection with the business
- b) the injury is caused by another partner or by an employee whilst engaged in connection with the business
- c) you or your injured partner has a valid right of action against the party responsible for such injury.

Provision(s)

1 Employers Liability Recovery

You must repay to us all sums which we pay solely due to the provisions of any law relating to the compulsory insurance of liability to employees in the territorial limits.

Exclusions

We will not pay damages, costs and expenses incurred:

1 Motor Vehicles

Due to injury:

to any employee when the employee is:

- i) carried in or upon any motor vehicle
- ii) entering or getting onto or alighting from a motor vehicle in circumstances where Road Traffic legislation requires insurance or security.

This exclusion does not apply to injury to any employee who at the time the injury occurs is the driver of a motor vehicle or is the person in charge of the motor vehicle for the purposes of driving provided there is no other insurance covering the injury.

2 Others

Arising from:

- i) tree felling or lopping
- ii) window cleaning, painting or similar operations carried out from cradles and/or hoists
- iii) the provision of, erection of, dismantling of or work from scaffolding
- iv) demolition, erection or structural alteration of or addition to new or existing buildings
- v) your pursuit or exercise of any trade, calling or profession other than the business as described in the Schedule.

Limits of Liability

The Limits of Liability shown in the Schedule are our monetary limits in respect of the insurance provided by this Section (other than limits otherwise specified) and apply to any one claim.

Note: Please also see EXCLUSIONS which appear under the General Section of this Policy.

Please Note: Condition(s) and further Additional Cover, Provisions and Exclusions applicable to this Section are shown on the following pages.

Sections 2 and 3

Additional cover, extensions, provisions, condition(s) and exclusions

The following Additional Cover, Provisions, Condition(s) and Exclusions are applicable in addition to any indicated under Sections 2 and 3 individually.

Additional Cover

In addition to the total amount **we pay** for any **claim** which **we** have accepted as valid under Sections 2 and 3 **we** will also **pay**:

1 Additional Costs and Fees

- a) legal fees for representation at any Coroner's Inquest, fatal injury enquiry or proceedings in any Court of Summary Jurisdiction or similar court of enquiry in the country of jurisdiction
- b) other costs and expenses which **you** incur with **our** written consent.

2 Compensation for Court Appearance

£100 per day whilst **you** or any of **your officers**, or £50 per day whilst any of **your employees**, attends a Court as a witness at **our** request in connection with a **claim** under this Section.

3 Legal Defence Costs

legal costs and expenses which **you** incur with **our** written consent or, at **your** request, which any of **your officers** or **employees** incur in the defence of a prosecution (including an appeal against a conviction) for an alleged or actual breach of the following legislation during the Period of Insurance in the course of the **business**:

- a) the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- b) Part II of the Consumer Protection Act 1987
- c) The Food Safety Act 1990

we will not **pay** for:

- i) proceedings brought outside the **territorial limits**
- ii) costs, expenses or reimbursements arising in connection with:
 - any order made under Section 16, 17 or 35 of the Consumer Protection Act 1987
 - any order made under Section 9 or resulting from Regulations as to charges under Section 45 of the Food Safety Act 1990.

Extensions

We will also insure under the terms and covers applying to Sections 2 and 3 providing **we** have accepted there is a valid **claim**:

Other Persons

1 at **your** request:

- a) any of **your officers** or **employees**:
 - i) where **you** would have been entitled to cover if the claim had been made against **you**
 - ii) in respect of private work carried out with your consent for an **officer** or **employee** by an **employee**
- b) any **officer**, member or **employee** of **your** catering, social, sports and welfare organisations, security, ambulance, fire and first aid services

2 any **principal** but only to the extent required by **your** contract or agreement with them

3 the legal personal representative of any person who is entitled to cover under Sections 2 and/or 3 but only in respect of liability incurred by the person whom they are representing provided:

- i) any person entitled to cover under the terms of Sections 2 and/or 3 satisfies the terms and conditions of this Policy so far as they can apply
- ii) **we** have the sole conduct and control of any claim.

Acquisitions

- 4** liability incurred by a subsidiary company which **you** founded or acquired after the inception date of this Policy provided:
- a) **we** will be liable only for amounts in excess of the Limits of Liability of any valid Liability insurance effected by or on behalf of the subsidiary company
 - b) **you** notify **us** of the foundation or acquisition of subsidiary companies as soon as reasonably practicable and within three calendar months of the date of their foundation or acquisition
 - c) the business of such subsidiary companies is materially the same as the **business** stated in the Schedule

For the purposes of this cover a subsidiary company is a company registered in the **territorial limits** and conforming to the definition of a subsidiary company in the Companies Act 1985.

Cross-Liabilities

Each party is entitled to indemnity under Sections 2 and/or 3 as though a separate policy had been issued to each of them. The total amount for which **we** will be liable to all such parties including **you** will not exceed in the aggregate the Limit of Liability shown in the Schedule.

Provisions

1 Adjustments

Where any premium is calculated on estimates **you** must declare to **us** any information required for the expired Period of Insurance and **pay** any additional premium.

2 Company Registration

We will only insure **you** under Sections 2 and/or 3 if **you** are registered in the **territorial limits**.

Condition(s)

1 Contribution

If at the time of any occurrence or **claim** there is any other insurance applicable to such occurrence or **claim** **we** will not be liable under Sections 2 and/or 3 of this Policy except to the extent of any excess beyond the amount payable under such other insurance had this Policy not been effected.

Exclusions

1 North America

We will not be liable under this Policy in respect of any liability **due to**:

- a) any **goods** knowingly sold or supplied by **you** for delivery or use
- b) any claim made or brought
- c) **injury**, wrongful arrest or **damage to property** occurring in the United States of America or Canada.

2 Offshore Work

We will not **pay** any amount in respect of **injury** or **damage to property due to** work on, or visit or travel to or from any offshore structure by **you**, **your officers** or **your employees**, or any other party engaged by **you** or on **your** behalf.

Section 4a

Legal Expenses for eviction of squatters

This section applies only to residential premises and/or residential portions of premises.

How to claim under this Section

Once the **administrator** has received details of **your** claim and the **administrator** has accepted it, the **administrator** will start to resolve **your** legal problem.

To make a claim under this Section, please write direct to the **administrator** with full details as soon as possible.

Send your claim to:

Legal Claims Centre, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,
Temple Back, Bristol BS1 6NH.

If you need help from us

You can phone the **administrator** any time on 0117 934 2111 for advice on any legal problem for the eviction of squatters.

Claims can also be e-mailed to newclaims@das.co.uk

When the administrator cannot help

Please do not ask for help from a solicitor before the **administrator** has agreed. If **you** do, **we** will not pay the costs involved.

Definitions

Administrator

DAS Legal Expenses Insurance Company Limited who administer and manage all claims on **our** behalf and to whom any notification of a claim must be addressed.

Representative

The lawyer or other suitably qualified person who has been appointed by the **administrator** to act for **you** in accordance with the terms of this Section.

Date of occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **date of occurrence** is the date of the first of these events.

Costs and expenses

a) Legal costs

All reasonable and necessary costs chargeable by the **representative** on a standard basis.

b) Opponents' costs

We will also pay the costs incurred by opponents if **you** have been ordered to pay them, or pays them with the **administrator's** agreement.

Territorial limits

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

We or us or our

Zurich Insurance plc

You or your

The person, people or the company shown in the schedule as the Insured.

Cover

We agree to provide the insurance in this section, as long as:

- a) the **date of occurrence** of the insured incident is within the Period of Insurance; and
- b) any legal proceedings will be dealt with by a court, or other body which the **administrator** agrees to, in the **territorial limits**.

The **administrator** will help in appealing or defending an appeal as long as **you** tell the **administrator** within the time limits allowed. Before **we** pay the **costs and expenses** for appeals, the **administrator** must agree that it is always more likely than not that the appeal will be successful.

We will only pay the **costs and expenses** charged by a **representative** appointed by the **administrator**.

The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

Eviction of squatters

We will pay the **costs and expenses** incurred to secure the eviction of squatters from residential **premises** shown in the Schedule.

Exclusions

- 1 A claim reported to the **administrator** more than 180 days after **you** should have known about the insured incident.
- 2 An incident or matter arising before the start of cover under this section of the policy.
- 3 **Costs and expenses** incurred before the **administrator's** written acceptance of a claim.
- 4 Fines, penalties, compensation or damages which **you** is ordered to pay by a court or other authority.
- 5 An insured incident intentionally brought about by **you**.
- 6 Any legal action that **you** take which the **administrator** or the **representative** have not agreed to, or where **you** do anything that hinders the **administrator** or the **representative**.
- 7 A claim relating to **your** alleged dishonesty or alleged violent behaviour.
- 8 A claim relating to written or verbal remarks which damage **your** reputation.
- 9 A claim relating to a lease, a licence or tenancy of land or **buildings**, or a claim relating to any land or **buildings** which are not for residential purposes.
- 10 A dispute with **us** or the **administrator** not otherwise dealt with under Condition 7.
- 11 Apart from the **administrator**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third party rights or interest.
- 12 An application for judicial review.

Your attention is drawn to the **General Exclusions and Conditions of the policy**.

Conditions – applying to this section

- 1 You must:
 - a) keep to the terms and conditions of this section;
 - b) try to prevent anything happening that may cause a claim;
 - c) take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d) send everything the **administrator** asks for, in writing;
 - e) give the **administrator** full details in writing of any claim as soon as possible and give the **administrator** any information they need.
 - 2 a) The **administrator** can take over and conduct in **your** name, any claim or legal proceedings at any time.

The **administrator** can negotiate any claim on **your** behalf.
 - b) You are free to choose a **representative** (by sending the **administrator** suitably qualified person's name and address) if:
 - i) the **administrator** agrees to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - ii) there is a conflict of interest.

The **administrator** may choose not to accept **your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **representative** in these circumstances, **you** may choose another suitably qualified person.
 - c) In all circumstances except those in 2b) above, the **administrator** is free to choose a **representative**.
 - d) Any **representative** will be appointed by the **administrator** to represent **you** according to the **administrator's** standard terms of appointment. The **representative** must co-operate fully with the **administrator** at all times.
 - e) The **administrator** will have direct contact with the **representative**.
 - f) You must co-operate fully with the **administrator** and the **representative** and must keep the **administrator** up to date with the progress of the claim.
 - g) You must give the **representative** any instructions that the **administrator** requires.
- 3 a) You must tell the **administrator** if anyone offers to settle a claim.
 - b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- 4 a) You must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if the **administrator** asks for this.
 - b) You must take every step to recover **costs and expenses** that **we** have to pay, and must pay **us** any **costs and expenses** that are recovered.

- 5 If the **representative** refuses to continue acting for **you** or if **you** dismiss the **representative**, the cover **we** provide will end at once, unless the **administrator** agrees to appoint another **representative**.
- 6 If **you** settle a claim or withdraw it without the agreement of the **administrator**, or do not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses we** have paid.
- 7 If **you** and the **administrator** disagree about the choice of **representative**, or about the handling of a claim, **you** and the **administrator** can choose another suitably qualified person to decide the matter. **You** and the **administrator** must both agree to the choice of this person in writing. Failing this, the **administrator** will ask the president of a relevant national law society to choose a suitably qualified person.

All costs of resolving the disagreement must be paid by the party whose argument is rejected.
- 8 The **administrator** may, at their discretion, require **you** to obtain, at **your** expense an opinion from a lawyer or other suitably qualified person chosen by **you** and the **administrator**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that the **administrator** has agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
- 9 All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

Section 4b

Helpline

Property Damage and Legal Advice Helpline

Our property damage and legal advice helpline provides valuable help on a wide range of day to day problems from sorting out a blocked drain through to advice on legal matters.

The helpline operates 24 hours a day, every day of the year.

The helpline services are detailed in the folder enclosed with this policy which includes a Zurich Assistance card showing the helpline telephone number.

(Note: **our** property damage and legal advice helpline services are administered by external suppliers who may be varied at **our** discretion).

General

Claims Conditions (Procedures and Requirements)

1 If there is **damage**, loss of RENT, accident, **injury** or other loss which may give rise to a **claim** you must:

Notification

- a) notify **us** immediately in writing
- b) notify the Police immediately if **damage** is caused by malicious persons, theft or unexplained loss.

Full Details

- c) provide **us** with, at **your** expense:
 - i) full written information about the loss and any evidence or assistance **we** require including details of any other insurance covering the loss. If **damage** is caused by riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances full information must be provided within seven days
 - ii) a statutory declaration of the truth of the **claim** and of any matters connected with it if **we** ask **you** to.

2 Summonses or Other Documents

You must notify **us** immediately of any writ, summons, process or other document. **You** must not negotiate, **pay**, settle, admit or repudiate liability or claim without **our** written consent.

3 Admission of Liability

No person is entitled to represent or admit liability or offer promise of payment on **our** behalf or on behalf of **you** or any person claiming indemnity under this Policy without **our** written consent.

4 Defence

We will be entitled to conduct the defence or settlement of any claim and to instruct solicitors of **our** choice to act for **you** in any civil or criminal proceedings arising from any event giving rise to the claim.

5 Our Rights

We may:

- a) enter any premises where **damage** has occurred and either take possession of any **property** insured or require it to be delivered to **us** and deal with it in any reasonable manner. **You** must not abandon any **property** to **us** whether **we** have taken possession of it or not
- b) take the benefit of **your** rights against another person before or after **we** have paid a **claim**
- c) at any time pay:
 - i) the Limit of Liability shown in the Schedule (after deduction of any amount already paid) or
 - ii) any lesser amount for which the **claim** can be settled.

We may then relinquish the conduct and control and be under no further liability for the **claim** except for the payment of costs or expenses incurred with **our** consent prior to the date of such payment.

6 Reinstatement/ Replacement of Property

If **we** decide to reinstate or replace any **property** **you** must at **your** own expense provide all such plans, documents, books and information as may be reasonably required. **We** will not be bound to reinstate exactly or completely but only as circumstances permit and in a reasonably sufficient manner and will not be bound to expend in respect of any one Item more than its Sum Insured or in total the Limit shown in the Schedule.

Notes

General Provisions which apply to the whole policy

1 Policy Voidable

We have the option to void this Policy and not pay a claim if you or anyone acting for you or with your connivance:

- a) provide us with misleading information
- b) fail to let us know about any material fact
- c) make a claim knowing that it is in any way fraudulent
- d) wilfully cause any damage
- e) hinder or obstruct us or do not comply with our requirements in the exercise of our rights.

2 Alteration

Cover under this Policy will cease in the event of any alteration(s) which increase(s) the risk of damage, accident or injury or where your interest ceases (other than by will or operation of law) unless we agree such alteration in writing.

The Additional Cover under Section 1 RENT and/or alternative accommodation will not operate if the business is wound up, carried on by a liquidator or receiver, or permanently discontinued.

3 Reasonable Precautions

You must:

- a) ensure all reasonable precautions are taken to prevent or minimise damage, accident, injury, financial loss or other loss
- b) make every effort to comply with any statutory requirements and other safety regulations imposed by any authority
- c) keep a complete set of accounts
- d) take up references before entrusting property to a new employee.

4 Subrogation

Any party claiming indemnity under this Policy must at our request and expense take and permit to be taken any necessary steps to enforce their rights against any other party in your name whether or not we have made a payment.

5 Value Added Tax

All claims under this Policy will exclude Value Added Tax to the extent that you are accountable to the Tax Authorities.

6 Cancellation

We may cancel this Policy by sending a Recorded Delivery letter to your last known address (and in the case of Northern Ireland to the Department of the Environment for Northern Ireland).

We will give you the following notice:

- a) 7 days in the event of non-payment of an instalment premium on its due date
- b) 30 days in other circumstances

You may be entitled to a pro rata return of premium calculated from the date of cancellation.

7 Cancellation rights

If you decide you do not want to accept the policy, or any subsequent renewal of it, please tell us (or your insurance intermediary) within 14 days of receiving the policy or renewal notice. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax.

8 Payment by instalments

Reference to the payment of premium includes payment by monthly instalments. If the Insured pays by this method the policy remains an annual contract and the date of the payment and the amount of instalments are governed by the terms of the credit agreement. If an instalment is not received by the due date then subject to the Consumer Credit Act 1974 (if applicable) the credit agreement and the policy will be cancelled immediately.

9 Contractual right of renewal (tacit)

If you pay the premium to us using our Direct Debit instalment scheme, we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, provided you tell us (or your insurance intermediary) before the next renewal date, we will not renew it.

Exclusions which apply to the whole of the policy or to more than one section

This Policy does not cover:

The direct or indirect results of:

1 Radiation Risks

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

2 War, Invasion etc.

- c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation or requisition, seizure or destruction by any Government or any public authority.

Exclusions a) and b) do not apply to **injury** to any **employee**.

Endorsements

Each Endorsement operates only if indicated in the Schedule and is otherwise subject to the terms and conditions of the Policy.

1 Long Term Undertaking

In consideration of a 5% discount being allowed off the net premium of this Policy, **you** undertake to offer the insurance under this Policy annually, on the terms and conditions in force at the expiry of each Period of Insurance and to **pay** the premiums annually in advance. It is agreed that:

- a) **we** shall be under no obligation to accept an offer made in accordance with the above-mentioned undertaking
- b) the sums insured may be reduced at any time to correspond with any reduction in value
- c) the effective date and expiry date of this undertaking are as shown in the Schedule
- d) payment of the premium due at the effective date of this undertaking shall be considered acceptance by **you** of this Endorsement.

2 Tenants' Liability (applicable to Section 2)

We will also insure under the terms and covers applying to Section 2 provided we have accepted there is a valid claim and at your request any tenant of furnished accommodation let by you in respect of the liability of the tenant as occupier of such accommodation. We will not pay more than the Limit of Liability stated in the Schedule in respect of any one claim.

3 Loss of MONEY

We will pay the amount of any loss not exceeding the Limits shown in the Schedule in the event of:

- a) loss of MONEY from any cause which is not excluded:
 - i) loss of NON-NEGOTIABLE MONEY
 - ii) loss of other MONEY whilst in transit and entrusted to your officers or authorised representative or whilst in the private residence of your officers or authorised representative
- b) accidental damage as a direct result of robbery or attempted robbery to:
 - i) the personal effects of your officers or authorised representative
 - ii) any security case, bag or other specially designed container for the carriage of MONEY.

We will not be liable for any loss:

- a) arising from error or omission in receipts, payments, accounting practices or depreciation in value
- b) due to fraud or dishonesty on the part of any of your officers or authorised representative unless such loss is discovered within 14 days of the act of fraud or dishonesty
- c) of MONEY in excess of £100 from an unattended vehicle.

Special Definitions (applicable to endorsement 3 only)

MONEY

Coinage, bank and currency notes, bills of exchange, cheques, girocheques, giro cash cheques, bankers drafts, national giro drafts, money orders, postal orders, national insurance stamps, national savings stamps, national savings certificates, all belonging to you or for which you have accepted responsibility and held in connection with the business.

NON-NEGOTIABLE MONEY

Crossed cheques, crossed girocheques, crossed bankers drafts, crossed national giro drafts, crossed money orders, crossed postal orders, used national insurance stamps, national savings certificates.

Personal Accident Assault Extension

We will pay compensation up to the Event Limits shown in the Schedule if an INSURED PERSON sustains injury as a result of robbery or attempted robbery.

Event Limits

Injury solely and directly resulting within 52 weeks of the injury in:

- 1
 - a) Death, or Total and PERMANENT
 - b) loss or loss of use of one or more limbs at or above the wrist or ankle, or
 - c) loss or loss of use of one or both eyes, or
 - d) disablement from paid work of any kind (payable after 104 weeks from the date of the injury or as agreed by us).
- 2 Temporary disablement from usual paid work (payable until recovery or up to 104 weeks from the date of the injury whichever occurs first). Provided that anyone entitled to compensation:
 - a) places themselves as soon as practicable under the care of a qualified medical practitioner whose advice they must follow
 - b) submits to medical examination at our expense as often as required by us.

Basis of Claims Settlement

No compensation will be payable in respect of any one INSURED PERSON under more than one heading under item 1 of Event Limits. All sums paid under item 2 of Event Limits will be deducted from any sums becoming payable under item 1 a), b) or c) of Event Limits in respect of the same **injury** to the same INSURED PERSON.

Special Definitions (applicable to Personal Accident Assault Extension)

INSURED PERSON

Any **officers** or **your** authorised representative who is 16 years old or over but under 66 years old to whom **you** have entrusted MONEY.

PERMANENT

That which in all probability will continue for the remainder of life.

Additional Endorsements

There may be Endorsements in addition to these. If there are, they will be printed on the Schedule to this Policy. Please check your Schedule.

Complaints procedure

We value the opportunity to investigate any concerns **you** may have about any aspect of **our** service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with **your** usual contact as they will generally be able to provide **you** with an immediate response to **your** satisfaction.

Contact details will be provided on correspondence that **we** or **our** representatives have sent **you**.

If **we** cannot resolve **your** complaint straight away **we** will aim to resolve **your** concerns as soon as possible and **we** will keep **you** informed of progress while **our** enquiries are continuing.

The majority of complaints **we** receive are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to **our** customers and seek to do what is right however sometimes **we** may not be able to reach an agreement with **you**. If this is the case and **you** remain dissatisfied once **you** have received **our** response to **your** complaint **we** will refer **your** complaint to **our** Customer Relations Team for a separate review.

The Customer Relations Team will contact **you** to let **you** know they have received **your** complaint and when their review is complete they will provide **you** with a final response on **our** behalf.

The Financial Ombudsman Service (FOS)

If **we** are unable to resolve **your** complaint to **your** satisfaction within eight weeks or if **you** remain dissatisfied following receipt of **our** final response letter **you** can ask the FOS to formally review **your** case. **You** must contact the FOS within six months of **our** final response.

The FOS contact details are as follows:

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

You can telephone on 0845 080 1800 or e-mail complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect **your** legal rights.

The FOS can help with most complaints if **you** are:

- a private individual
- a business with an annual turnover of less than £1,000,000
- a charity with an annual turnover of less than £1,000,000
- a trustee of a trust with a net asset value of less than £1,000,000.

If **you** are unsure whether the FOS will look at **your** complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of **your** complaint.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 020 7892 7300.

Following this complaints procedure does not affect your legal rights.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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