Summary of Cover

Commercial Property Owners Policy

About your policy

This document provides a summary of the cover provided by the Commercial Property Owners Policy. This summary is provided to **You** for information purposes only and does not form part of **Your** insurance contract. It does not fully describe all of the terms and conditions of **Your** policy. **You** will find the full terms and conditions of the contract in the **Policy** document.

The Commercial Property Owners Policy has been designed to meet the demands and needs of commercial property owners who wish to insure against some of the risks that may be encountered when running a business of this type. Covers available include Material Damage, Loss of Rent, Employers Liability and Property Owners' Liability

About your cover

Please refer to **Your** policy document for full details of terms, conditions and exclusions.
All covers are optional and only apply if shown as operative on the Policy Schedule.
Each Section is subject to the Section Conditions and Exclusions and the General Conditions and Exclusions found in **Your** policy. It is important that you read these sections because they tell **You** about any action you must take, limitations of cover, and types of property or causes of loss that are excluded.
To ensure that this Policy continues to meet **Your** needs **You** should review and update **Your** cover periodically. Correct values at risk must be advised to **Us**. If the sums insured **You** request are not adequate this may result in the amount that **Your** insurers pay to **You** in the event of a claim being reduced.
Your cover will be valid for 12 months and will be renewable annually.

Features and Benefits	Significant Exclusions or Limitations
SECTION A – Material Damage • Loss or damage to buildings and landlord's contents • Cover includes debris removal, drain clearance and professional fees • Automatic reinstatement of sum insured • Up to £25,000 for trace and access • Costs incurred to restore or repair the grounds, landscape gardens, pavements and road surfaces following damage by emergency services attending in relation to an insured event • Up to £15,000 for additional metered water charges • Up to £10,000 for the unauthorised use of electricity, gas, oil or water • Up to £1,500 damage to glass • Up to £1,000 for replacement of locks • Refilling of fire extinguishment expenses • Up to £25,000 temporary repairs • Up to £1,500 for costs incurres to remove wasp or bee nests • Up to £1,000 towards tree loping or felling to trees that have become an immediate threat • Temporary removal of landlord's contents	• Wear, tear, frost, wet or dry rot, dampness or dryness or any other gradually operating cause • Storm, wind, rain, hail, sleet, snow, flood or dust cover for moveable property in the open, fences and gates • Theft which does not involve forcible and violent means • Whilst any building is unoccupied, damage by riot, civil commotion, escape of water or oil, or theft • Malicious damage, theft or attempted theft by any tenant or person lawfully on the premises • Damage caused as a result of any residential property being used by occupants for illegal activities • Damage caused by or consisting of acts of fraud, dishonesty or deception • Damage to property or structures in course of construction or erection • Damage caused by renovation works unless the works have been specifically agreed • Theft or attempted theft occasioned by use of a key, key code or key card • Terrorism

Features and Benefits	Significant Exclusions or Limitations
SECTION B – Loss of Rent • Financial compensation for loss of rent following an insured loss under Section A - Material Damage • Cover includes additional expenditure necessarily and reasonably incurred to avoid a shortfall in rent (but only to the extent of the shortfall thereby avoided) • Loss of attraction • Up to £250,000 following damage to managing agent's premises • Up to £100,000 following prevention of access to the premises • Up to £50,000 following the loss of public utilities • Up to 20% of the building sum insured for alternative accommodation to residential areas of the premises	• Losses excluded under the material damage section or where no material damage cover is in force
SECTION C, SUB SECTION 1 – Employers Liability • Cover is provided for liability to pay damages and legal costs that arise as a result of claims from employees suffering injury due to, and during, their employment	• Road Traffic Act • Fines or penalties • Off shore work • Terrorism
SECTION C, SUB SECTION 2 – Property Owners' Liability • Cover is provided in respect of liability to pay compensation including legal costs for: - injury to any person (excluding employees) - damage to material third party property - Nuisance, trespass or interference with any easement right of air, light, water or way - Wrongful arrest, false imprisonment or false eviction but not arising in connection with any products	• Road Traffic Act • Fines or penalties • Off shore work • Terrorism • Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Property Owners Liability) • Injury to an employee • Damage caused as a result of any residential property being used by occupants for illegal activities

Your Insurers

Your Insurers are specified in **Your Policy** schedule.

Who has arranged your cover

Your policy has been arranged through Choice Insurance Agency Ltd, who is a limited company registered in England under company number 4420555. The registered office of Choice Insurance Agency Ltd is:

Choice Insurance Agency Ltd
Unit 1, Victoria Central
27 Victoria Avenue
Southend on Sea
Essex, SS2 6AJ

Choice Insurance Agency Ltd is authorised and regulated by the Financial Conduct Authority and their details may be found on the Financial Services Register at https://register.fca.org.uk/

Cancellations

You can cancel **Your** policy for any reason within 14 days of the later of the start date of the **policy** or the date you receive **Your** policy documents. **You** may also be able to cancel **Your** Policy after this time. **You** should contact **Your** broker to do so.

Making a claim

Should **you** need to report or make a claim to **us**, please contact **our** specialist claims handler Woodgate and Clark Limited, whose details are below. **You** may if **you** wish also advise **your** insurance adviser or **our** Binding Underwriter to do this on **your** behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill, West Malling
Kent, ME19 4AJ

Telephone:	+44 (0) 1732 520273
Out of hours Telephone:	+44 (0) 1732 520270
Email:	newclaim@woodgate-clark.co.uk

It will be helpful when reporting a claim if **you** are able to advise the **policy** number and brief details of the claim.

Complaints procedure

For information on how to make a complaint please see the *What to do if you have a Complaint - Enquiries and Complaints Procedure* section of the **policy** wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. **You** should contact the Financial Services Compensation Scheme.