

# FLATS INSURANCE

## Summary of Cover

**An insurance package designed for flat owners and residents of blocks of flats.**

### **Why choose AXA's Flats Insurance?**

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AXA's Flats Insurance Policy offers you comprehensive standard cover plus optional extras.

**Someone to Help You When You Need It** – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

**Glass Replacement Service** – Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

**Inflation Protection** – We take away the burden of keeping your buildings sums insured in line with inflation – we use recognised independent price indices to amend your sums insured to reflect inflation.

**Expert Claims Management** – We take on the burden of negotiating with third parties on your behalf.

**Spreading Your cost** – You can take up the option to pay your annual premium by monthly direct debit - helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.



# Policy Summary

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*You must provide a copy of this Policy Summary to all parties with an interest under the insurance and make them aware that a copy of the Policy document is available upon request.*

This document is a summary of the insurance cover provided by the Flats Insurance product and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover – AXA’s Flats Insurance policy offers comprehensive cover for owners and residents of Blocks of Flats including Buildings, Communal Contents Employers’ and Public Liability. Please refer to your Policy Schedule for full details of your cover.

The maximum amount we will pay is the Sum Insured or Limit shown within your Policy Wording or on the Policy Schedule

Features and Benefits			
Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of Employers Liability to temporary visits abroad excluding off-shore			
Buildings			
Cover Offered	Standard Cover	Optional Cover	Policy ref
Replacement value of Buildings, Flats or rented Private Dwelling Houses and associated outbuildings/garages (including Debris Removal, Architects and Surveyors’ fees)	Up to amount nominated by the Insured		Page 8
‘All Risks’ cover including Subsidence being subject to certain exclusions	✓		Page 8
Automatic Reinstatement of Sum Insured following a loss	✓		Page 12
Damage to cables, drains and underground pipes	✓		Page 9
Cover for tracing and making good leaking underground pipes, drains and cables	£5,000 per Block and £25,000 in any period of insurance		Page 9
Accidental Glass Breakage for fixed glass and sanitaryware	✓		Page 9
Loss of Rent/Alternative Accommodation expenses as a result of damage covered by the Policy	20% of Buildings Sum Insured		Page 9
Damage to landscaped gardens caused by Emergency Services	£25,000 in any one period of insurance		Page 10
Replacement of locks and keys following theft	£1,000 per Block £25,000 in any period of insurance		Page 10

## Features and Benefits

Cover Offered	Standard Cover	Optional Cover	Policy ref
Loss of metered water as a result of bursting or leaking pipes	£5,000		Page 10
Accidental Damage to closed circuit television	£5,000		Page 10
Removal of bees/wasps nests	£250		Page 10
Tree felling/lopping required as a result of damage covered by the Policy	£500 per claim and £2,500 in any period of insurance		Page 10
Unauthorised occupation - removal of occupants and public utilities costs	£5,000 per flat and £25,000 in any period of insurance		Page 10

## Features and Benefits

### Communal Contents

Cover Offered	Standard Cover	Optional Cover	Policy ref
Replacement value of Communal Contents	£20,000	Increased Sums Insured	Page 13
'All Risks' cover including Subsidence being subject to certain exclusions	✓		Page 13
Curios and Works of Art	£1,000 per item		Page 13
Money the property of the Residents Association whilst in transit or in a locked draw/safe	£1,000		Page 14
Landlords gardening equipment	£1,000		Page 14

### Other cover available

Terrorism cover		✓	Page 19
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### Liability

Cover Offered	Standard Cover	Optional Cover	Policy ref
Employers Liability	£10m		Page 17
Public Liability for property owners	£5m	£10m	Page 15
Cover for legal defence costs for prosecutions under the Health and Safety at Work etc Act 1974	✓		Page 15
Legal Liability incurred under the Defective Premises Act	✓		Page 16

### Optional Extension

Cover Offered	Standard Cover	Optional Cover	Policy ref
Directors and Officers Cover		£500,000	Wording available

### Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
The property must be maintained in a good state of repair and reasonable precautions must be taken to avoid any loss	Buildings & Communal Contents
Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied	Buildings & Communal Contents
Date Recognition Exclusion	All covers except Employers Liability
Computer or data processing equipment, operator error, virus or hacking	Buildings and Communal Contents
Terrorism Exclusion (some cover available as an optional extra)	All covers
Subsidence damage to property except garages where main building is not damaged at the same time	Buildings
Diminution in market value	Buildings and Communal Contents
Theft or Malicious Damage by the Insured (or member of their family) or any resident or Employee	Buildings & Communal Contents
Theft of gardening equipment not involving forcible and violent entry	Communal Contents
Property in the open, valuables, gold, silver, furs and jewellery	Communal Contents
Gradually operating causes eg. rust, rot, corrosion and gradual pollution	Buildings & Communal Contents and Public Liability
Fines and penalties imposed	Liability covers
Liability assumed by agreement	Public Liability
Liability for which compulsory motor insurance is required	Employers' and Public Liability
Damage to property in your custody	Public Liability

### Excesses

Policy Excesses	
Subsidence minimum excess	£1,000
Public Liability – property damage	£100
Buildings and Contents wholly Concrete Floored Properties	
(i) Malicious Damage, Storm, Flood, Escape of Water, Theft or Accidental Damage	£100
(ii) All other losses except Subsidence	Nil
Buildings and Contents Timber Floored Properties	
(i) Malicious Damage, Storm, Flood, Escape of Water, Theft or Accidental Damage	£250
(ii) All other losses except Subsidence	Nil

### **Policy Duration**

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This is an annually renewable Policy.

### **Sums Insured**

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Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this may jeopardise your claim or cover.

### **Law Applicable**

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You are free to choose the law applicable to this Policy. Your Policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

### **Your Cancellation Rights**

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You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the Policy which are still under consideration
- no incidents likely to give rise to a claim but are yet to be reported to us

during this 14 day Period of Insurance, we will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

### **Claim Notification**

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In the event that you need to make a claim under your Policy, you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance 24 hrs a day using the appropriate telephone number from the following table. The branch through which your Policy is administered will be shown on your Policy schedule:

<b>Branch Administering Your Policy</b>	<b>Claims Telephone Number</b>
Birmingham	0870-333-0936
Bolton (Spirit Unit)	0870-333-0936
Bristol	0870-900-0860
Cardiff	0870-900-0860
Carlisle	0870-333-0936
Glasgow	0870-333-0936
Ipswich	0870-900-0860
Leeds	0870-333-0936
Leicester	0870-900-0860
London (Property Owners Unit)	0870-900-0867
London General	0870-900-0860
Maidstone	0870-900-0860
Manchester	0870-333-0936
Newcastle	0870-333-0936
Reading	0870-900-0860
Redhill	0870-900-0860
Sheffield	0870-333-0936
Southampton	0870-900-0860

## **Making Yourself Heard**

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Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

## **Financial Services Compensation Scheme (FSCS)**

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AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

## **Financial Services Authority Regulation**

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AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.



### **AXA Insurance UK plc**

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD

A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

In order to maintain a quality service, telephone calls may be monitored or recorded.

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*Be Life Confident*

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