



POLICY SUMMARY

Property Owners Policy

This is a summary of your Policy, giving important information about the cover provided so you can check that it is right for you

Arista Insurance Property Owners Policy Summary

Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it.

Insurance Provider

This insurance is provided by Arista Insurance Limited and the covers are underwritten by certain underwriters at Lloyd's for all covers other than for:

1. the Essential Business Legal Expenses Section which is issued by ARAG plc acting on behalf of Brit Insurance Limited
2. the Equipment Breakdown Section which is underwritten by HSB Engineering Insurance Limited

Key Covers, Features and Exceptions

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

Type of Insurance

This policy provides a comprehensive range of covers tailored for the professional services industry and surgeries. The policy operates with a wide range of core covers plus optional additional covers.

Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.

Property Owners Policy

Property Damage - Contents - Core Cover

Cover, Features and Benefits

Cover is on an All Risks basis

Cover includes:

- Landlords contents/communal parts
- Capital additions
- Day one uplift
- Failure of tenants insurances
- Inadvertent failure to insure
- Non-invalidation

Optional covers:

- Subsidence
 - Terrorism
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Significant Exceptions and Limitations - Please refer to your policy document

- Wear and tear, corrosion, gradual deterioration, faulty or defective design and materials
 - Mechanical and electrical breakdown or derangement
 - Faulty or defective workmanship, operational error or omission by you or your employees
 - Pollution or contamination
 - Consequential loss or damage
 - Subsidence caused by new structures bedding down or newly made up ground settling
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Equipment Breakdown Section – Core Cover

Cover, Features and Benefits

- Cover for breakdown, explosion and collapse and operator error in respect of covered plant
 - Covered plant includes boilers, lifts, air-conditioning, computers, office equipment i.e. faxes, copies, etc.
 - Computers includes cover for reinstatement of data and increased cost of working
 - Business interruption
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Significant Exceptions and Limitations - Please refer to your policy document

- Process or production machinery
 - Equipment used for research, diagnostic experimental and scientific purposes
 - Mobile plant and equipment or construction equipment
 - Maximum computer limit £100,000 including reinstatement of data and increased cost of working
 - Maximum business interruption limit £30,000
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Legal Liabilities Section – Core Cover

Cover, Features and Benefits

Property Owners Liability

- Products Liability included
- Contingent Motor liability
- Defective Premises Act
- Damage to leased or rented premises

Extensions

- Employers Liability
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Significant Exceptions and Limitations - Please refer to your policy document

- Loss or damage to property belonging to you
 - Professional services
 - Advice, instruction or consultancy
 - Pollution or contamination
 - Liability under contract or agreement
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Essential Business Legal Expenses

Cover, Features and Benefits

- Employment
 - Employment compensation awards
 - Tax protection
 - Property
 - Compliance and Regulation
 - Employees extra protection
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Exceptions and Limitations - Please refer to your Policy document

- It must always be more likely than not that the claim will be successful
 - You must notify us as soon as you are aware of circumstances that could give rise to a claim
 - Legal costs before a claim is accepted by us
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Loss of Rental Income Section – Core Cover

Cover, Features and Benefits

- Rent receivable or estimated rent receivable
 - Additional increased cost of working
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- Prevention of access
 - Loss of attraction
 - Buildings awaiting sale
 - Capital additions
 - Failure of tenants insurances
 - Subrogation waiver
 - Public utilities

Significant Exceptions and Limitations - Please refer to your policy document

- Losses excluded under the Property Damage section
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Cancellation

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista Insurance.

How to Make a Claim

To register a claim you should contact **Robins Claims Solutions on 0844 770 5150** who provide our claims service and are authorised to handle and settle claims on our behalf. Please have your policy number to hand when calling. If you have a need to seek additional assistance please contact your insurance agent.

How to Complain

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you.

Should You have any enquiry or complaint arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista Insurance office quoting the Policy number in all cases

If You are not satisfied with the way in which a complaint has been dealt with please write to
The Chief Executive, Arista Insurance Limited, Gallery 10, One Lime Street, London EC3M 7HA

After this action if You are still not satisfied with the way a complaint has been dealt with You should do the following

If Your Underwriter is at Lloyd's You may ask the Policyholder and Market Assistance department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary) The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, telephone: 020 7327 5693, fax: 020 7327 5225 or email: complaints@lloyds.com.

Having followed this procedure for Lloyd's Underwriters or if Your Underwriter is not at Lloyd's Your complaint may be referred to the Financial Ombudsman Service (FOS)
The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

The underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance



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