



POLICY SUMMARY

Property Owners

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 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 make a fair presentation of the risk to us and read the policy document carefully when you receive it.

Insurance Provider

This insurance is provided by Geo Underwriting Services Limited and the covers are underwritten by Ageas Insurance Limited and certain underwriters at Lloyd's and other insurers for all covers other than for:

1. the Business Protection - Essential Business Legal Expenses Section which is issued by ARAG plc acting on behalf of Brit Syndicate 2987 at Lloyd's
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 for Contents 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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Business Protection

As an Arista customer you have access to a range of risk management services and legal expenses insurance. As well as insurance cover Arista believe in helping customers to find practical solutions for the risks they face. That's why we are providing Business Protection with this insurance.

Risk Management Services

Cover, Features and Benefits

Risk Management Services provides a range of online risk solutions to enable businesses to effectively manage all aspects of workplace safety and staff employment.

Features include:

- Business Continuity
 - Health & Safety Management
 - Human Resources Support
 - E-Learning
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Essential Business Legal Expenses

Cover, Features and Benefits

Cover up to £500,000 for your legal costs and expenses for the following:

- Defence of Employment Disputes and payment of Compensation Awards
- Representation for Tax Investigations and VAT assessments
- Pursuit of Property disputes
- Defence of prosecutions relating to Compliance & Regulation
- Employees' Extra Protection defence

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- Legal/Tax Advice and Counselling Helplines
 - Business Legal Services website which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies
 - Crisis Communication following an event that causes significant adverse publicity or reputational damage
 - Contract disputes and debt recovery covering actions relating to the purchase, hire purchase, lease or maintenance of goods or services providing the amount in dispute exceeds £200

Exceptions and Limitations - Please refer to your Policy document

- Legal costs and expenses or compensation awards incurred without our consent
 - Any actual or alleged act omission or dispute happening before or existing at the start of this policy and which you knew or ought reasonably to have known could lead to a claim
 - An allegation against you involving
 - assault violence indecent or obscene materials dishonesty malicious falsehood or defamation
 - the manufacture dealing in or use of alcohol illegal drugs illegal immigration
 - offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences)
 - Defending a claim in respect of damages for personal injury or loss or damage to property owned by you
 - Patents copyright passing-off trade or service marks registered designs and confidential information
 - A dispute with any subsidiary parent associated or sister company or between shareholders or partners
 - Franchise or agency agreements
 - A judicial review
 - A dispute with us or the party who arranged this cover not dealt with under the arbitration condition in this policy
 - The payment of fines penalties or compensation awarded against you or costs awarded against you by a court of criminal jurisdiction
 - It must always be more likely than not that the claim will be successful
 - You must notify us immediately after you become aware of circumstances that could give rise to a claim
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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
 - Prevention of access
 - Loss of attraction
 - Buildings awaiting sale
 - Capital additions
 - Failure of tenants insurances
 - Subrogation waiver
 - Public utilities
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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 to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full.

We may cancel this policy or any part thereof by giving 30 days notice to your last known address

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

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.

How to Make a Claim

To register a claim under any other Section You should contact **Arista Claims** on **0345 415 0492**. 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 arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please write to
The Chief Executive, Arista, 55 Bishopsgate, London EC2N 3AS
www.Arista-Insurance.com

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service
Exchange Tower
London E14 9SR
www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Arista, a trading name of Geo Underwriting Services Limited, and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS)

If We are unable to meet Our obligations You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim

Further information is available from the FSCS at www.fscs.org.uk Their telephone number is 0800 678 1100 or 020 7741 4100



Arista is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.
Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400
Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

www.arista-insurance.com