



# Complete Property Owner policy overview



# Introduction

## What is this document?

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them (this will be shown on your policy schedule). Full terms and conditions can be found in the policy wording, a copy of which is available on request.

## What is Complete Property Owner?

The Complete Property Owner product is designed to meet the demands and needs of a landlord wishing to insure the assets, earnings and legal liabilities of their property.

The product design provides value because in addition to the Core Covers of Property Damage, Property Owner's Liability and Commercial Legal Expenses, it allows landlords to buy optional cover that meets their specific needs, such as Loss of Rent, Employers' Liability, Personal Accident and Terrorism. In addition there are free benefits which some landlords may need, including on-line risk management support, a legal health check and access to legal and tax telephone advice lines.

Complete Property Owner is underwritten by Allianz Insurance plc (Allianz).

## What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## Your obligations

- You must make a fair presentation of the risk at inception, renewal and variation of the policy.
- You must pay the premium on request. Please speak to your insurance adviser about the options available for the payment of your premium.
- You must periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate.
- You must tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.
- You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [fscs.org.uk](http://fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

## Introduction continued

### How do I make a claim?

If you need to claim, our dedicated claims team will help and guide you through the process. Please have your policy number to hand and as much information about the claim as possible.

You can notify us of a claim by:

#### Telephone:

Property Claims: **0344 412 9988**

Liability Claims: **0344 893 9500**

**Our claims advisors are available 9am to 5pm Monday to Friday, outside of these hours you will be given the option to access our Emergency Assistance Service.**

Post: Allianz Claims  
Allianz Insurance plc  
PO Box 5290  
Worthing  
BN11 9TB

#### Online:

To notify Allianz of a claim online, or for guidance on what information Allianz will need to make the claim process as quick and as easy as possible, please visit [allianz.co.uk/claims](https://www.allianz.co.uk/claims).

For further information please see the section "How to Make a Claim".

### How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact us at:

Allianz Complaints Team  
Allianz Insurance plc,  
PO Box 5291  
Worthing  
BN11 9TD

Telephone number: **01483 552438**

Email: [commercialcomplaints@allianz.co.uk](mailto:commercialcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

Telephone: **0800 023 4567** or **0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Full details of our complaints procedure can be found in your policy wording.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

# Section 1 – Property Damage

Covers you for loss or damage to buildings, landlord’s fixtures and fittings, tenants’ improvements and contents caused by the following:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or Malicious Damage, Earthquake, Subterranean Fire.
- Storm and Tempest, Flood, Escape of Water from tanks, apparatus, drains or pipes, Impact by vehicles or animals, Escape of Heating Oil.
- Theft or attempted theft following forcible and violent entry to or exit from your premises.
- Sprinkler Leakage (if selected).
- Accidental Damage (if selected).
- Subsidence, ground heave or landslip (if selected).

## ✔ Significant Features and Benefits

**Automatic Reinstatement** – sums insured are not reduced following a claim subject to payment of the appropriate additional premium.

**Inflation Provision** – index linking and reinstatement (Day One Basis) provide automatic inflation protection.

**Public Authorities** – costs incurred in rebuilding or repair to a standard required by the authorities.

**Alterations and Additions** – automatic cover up to 20% of the sum insured or £500,000 whichever is the less.

**Professional Fees** – covers the cost of architects’ surveyors’, legal and consulting engineers’ fees.

**Removal of Debris Costs – Residents Contents** – up to £5,000 any one claim.

**Alternative Residential Accommodation** – where the building is unfit for occupation due to damage – up to 30% of the buildings sum insured.

## ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Explosion due to bursting of non domestic steam boilers, or other steam apparatus.
- Storm and tempest, flood, theft, accidental/malicious damage, burst pipes, or sprinkler leakage in any unoccupied building.
- Theft of contents not involving forcible and violent entry to or exit from the premises, or to items in gardens or landscaped areas.
- Storm, tempest or flood to fences, gates and property in the open.
- Damage due to terrorism.
- Damage to and arising from mobile phone masts.
- Frost, wear and tear, gradual deterioration, inherent vice, or latent defect.
- Contamination, corrosion, rust, wet or dry rot, dampness, vermin or insects.
- Faulty or defective design workmanship or materials.
- Subsidence cover excludes.
  - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
  - the settlement or movement of made up ground

## Section 1 – Property Damage continued

### ✔ Significant Features and Benefits

**Fixed Glass** – cost of temporary boarding up.

**Metered Supplies** – covers additional supply charges due to damage – up to £5,000 any one claim, £10,000 any one period of insurance.

**Trace and Access** – costs of locating the source of an escape of water or heating oil and repair costs following damage – up to £25,000 any one period of insurance.

**Landscaped Grounds** – covers damage to grounds resulting from damage to the buildings or caused by emergency vehicles, equipment or personnel – up to £10,000 any one period of insurance.

**Contracting Purchasers** – your interest and that of the purchaser is protected during sale until purchase completion.

**Unauthorised Use of Supplies** – covers the unauthorised use of metered supplies – up to £5,000 any one claim.

**Freeholders, Lessors and Mortgagees** – protection for any increased risk of damage resulting from an alteration, act or omission which occurs without the authority of any freeholder, lessor or mortgagee.

**Contractors Interest** – up to £100,000 any one contract.

**Contract Works** – up to £100,000 any one contract.

### ✘ Significant Exclusions or Limitations

- coastal or river erosion
- defective design or workmanship or the use of defective materials
- damage which commenced prior to inception of this cover
- damage to your buildings resulting from demolition, excavation or other building work undertaken to your premises or adjoining site.

- Excess as shown in schedule.
- Damage to paintings, prints and works of art is limited to £5,000 any one item.

## Section 1 – Property Damage continued

### ✔ Significant Features and Benefits

**Concern for Welfare Costs** – cover for damage caused by the police in gaining access to buildings as a result of concern for the welfare of the occupier up to £5,000 any one claim or £15,000 any one period of insurance.

### ✘ Significant Exclusions or Limitations

### ⚠ Significant Conditions

#### Felt Roof

You must ensure that any felt roof over 7 years old is inspected annually by a competent roofing contractor and any remedial work required is completed.

#### Cultivation of Drugs

You must:

- carry out inspections of the buildings every 6 months
- maintain a log of inspections for a rolling 24 months
- obtain written, formal identification of any prospective tenant
- verify details of a tenant's bank account details
- prohibit tenants from sub-letting the premises.

## Section 2 – Loss of Rent

(Optional Section of Cover)

Covers loss of rental income following damage to the buildings or contents by any cause covered by the Property Damage section.  
Option of 12, 18, 24, 36, 48 or 60 months indemnity period.

### ✔ Significant Features and Benefits

**Supply Undertakings** – covers failure in the supply of water, gas, electricity or telecommunications following damage to the supplier's premises which lasts longer than 48 hours and for a period not exceeding 14 days. A limit of £10,000 for each occurrence and any one period of insurance applies.

**Denial of Access** – covers up to 10% of the rent sum insured or £50,000 whichever is less for damage to property within a 1 mile radius of the premises that hinders the use or access to the premises for more than 12 hours.

**Accountants' Charges** – incurred in connection with a claim.

**Managing Agents' Premises** – covers up to 20% of the rent sum insured or £20,000 whichever is less for loss to your business as a result of damage at the premises of the managing agent.

**Additional Loss of Rent Extensions** – loss due to any of the following occurring at the premises:

- the discovery of an organism likely to result in an outbreak of food or drink poisoning,
- an occurrence of legionellosis,
- the discovery of vermin or pests,

### ✘ Significant Exclusions or Limitations

- Exclusions as shown under the Property Damage section.

## Section 2 – Loss of Rent continued

(Optional Section of Cover)

### ✓ Significant Features and Benefits

- defects in the drains,
- an occurrence of murder, suicide or rape,

any of which cause restrictions by order of the local authority for at least 12 consecutive hours and for a period of no more than 1 month. A limit of £50,000 any one period of insurance applies.

**Rent Reviews** – covers an increase in rental income following a rent review subject to a maximum rent review increase of 20%.

**Alterations and Additions** – covers an increase in rental income up to 20% of the total sum insured or £50,000, whichever is less.

**Loss of Attraction** – covers up to 5% of the rent sum insured or £100,000 whichever is less where damage to property in the vicinity causes a fall in tenants attracted to the premises for a period of up to 3 months.

### ✗ Significant Exclusions or Limitations



## Section 3 – Property Owners Liability

Covers legal liability to third parties for accidental injury or damage to property up to the limit of indemnity shown in the schedule.

### ✓ Significant Features and Benefits

**Indemnity to Other Parties** – cover includes the legal liabilities of:

- members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- your partners, directors or employees
- anyone you are carrying out work for under any contract in respect of that work.

**Joint Insured** – if more than one party is named as the Insured the policy will cover them separately subject to the limit of indemnity.

**Overseas Personal Liability** – covers a temporary visit to any other country made in connection with the business.

**Health and Safety at Work Legal Defence Costs** – provides legal and other costs incurred in defending prosecutions.

**Motor Contingent Liability** – indemnifies you against liability for vehicles not owned or provided by you in connection with the business.

**Data Protection Legislation Cover** – provides protection up to a limit of £100,000 in any one period of insurance.

**Defective Premises Act 1972** – protects you from potential liabilities for defects in properties let, sold or disposed of by you.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Injury to any employee director, partner or proprietor of the business.
- Loss of or damage to property belonging to you or in your charge or control.
- Liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or, repairing or replacing a defective product or rectifying faulty work.
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any water craft or aircraft.
- Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee.
- Liability arising from products which attaches solely under the terms of an agreement.
- Injury, loss or damage arising from manual work carried out away from your premises other than delivery or collection.
- Loss or damage to contract works undertaken under a contract or under JCT Clause 6.5.1.
- Any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident.
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages.
- Liability arising out of the operation of a sling or cradle.
- £250 third party property damage excess.
- Liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos.

## Section 3 – Property Owners Liability continued

### ✔ Significant Features and Benefits

**Consumer Protection and Food Safety Acts Legal Defence Costs** – covers cost of defence of criminal proceedings.

**Court Attendance** – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance for an employee.

**Legionellosis** – covers your liability up to a limit of £500,000 due to escape of legionella from water systems.

### ✘ Significant Exclusions or Limitations

### ⚠ Significant Conditions

#### **Bona Fide Subcontractors**

You must ensure that any bona fide sub-contractors used by you have Employers' Liability and Public Liability insurance in force, with a minimum limit of indemnity of £2,000,000 for Public Liability. If you fail to comply your policy may not operate.

## Section 4 - Employers' Liability

(Optional Section of Cover)

Covers your legal liability to your employees for death or injury occurring in the course of their employment with you up to £10,000,000 for any one claim.

### ✓ Significant Features and Benefits

**Indemnity to other parties** – cover extends to include:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone for whom you are carrying out work under any contract.

**Health and Safety at Work – Legal Defence Costs** – provides legal and other costs incurred in defending prosecutions.

**Court Attendance Compensation** – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance for an employee.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Work on an offshore installation or travel to or from.
- Liability arising out of the operation of a sling or cradle.
- Injury to any employee where motor insurance is required by law.
- Injury to any proprietor or partner of the Insured.

## Section 5 - Personal Accident (Optional Section of Cover)

Covers you or your partners or working directors against accidents occurring at work or in leisure time (24 hour cover).

### ✔ Significant Features and Benefits

A choice of up to 3 units per person.

One unit provides £20,000 of cover for:

- Accidental Death
- Permanent Total Disablement
- Loss of Limb
- Loss of Sight
- Loss of Hearing in both ears

### ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Motorcycling, winter sports (other than curling or skating) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race.
- Aviation other than as a fare paying passenger.
- Suicide, intentional self injury, insanity or the influence of alcohol or drugs, pregnancy or childbirth, sexually transmitted diseases, HIV including AIDS.
- Work on an offshore installation or travelling to or from.
- Participation in any sport as a professional.

An event accumulation limit of £750,000 applies.

#### **Age Limitation**

The cover will terminate at the end of the insurance period during which the age of 80 is attained.

## Section 6 – Commercial Legal Expenses

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

### ✓ Significant Features and Benefits

The cover provided under this section covers claims where you

- first receive notification that you need to defend a claim from a third party; or
- first become aware that you need to pursue a claim against a third party;

and notify us during the Period of Insurance.

#### Limit of Indemnity

You have cover of up to £250,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:

- Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim.

The aggregate limit of indemnity for all claims first notified to the insurer during the period of insurance is £1,000,000.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Any cause, event or circumstance occurring prior to, or existing at the inception or renewal of this section which the Insured knew, or ought to have known, may give rise to a claim.
- Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an employee's contract or taking any action which leads to the giving of a formal warning or dismissal (including redundancy) of an employee.
- Any dispute arising from an agreement you enter into to let the premises for residential purposes.
- Your pursuit of an undisputed debt.
- Any claim relating to deliberate, reckless or careless mis-statements by you.
- Claims where there are no reasonable prospects of a satisfactory outcome.
- Any legal expenses incurred without our prior written consent.

At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative.

## Section 6 – Commercial Legal Expenses continued

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

### ✓ Significant Features and Benefits

#### Additional Benefits available to all policyholders

##### Lawphone Legal Helpline

Advice on any business related legal matter.

##### Tax Advice Helpline

Advice on any tax matter affecting your business.

The advice is provided by Markel Tax a trading division of Markel Consultancy Services Ltd.

##### Allianz Legal Online

Online support to help you produce legal paperwork in connection with your business.

#### Additional Services available to all policyholders

##### Undisputed Debt Recovery Service

Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business.

The service is provided by DWF LLP for undisputed debts within England and Wales, and Jackson Boyd Solicitors for undisputed debts within Scotland.

### ✗ Significant Exclusions or Limitations

- Advice is only available over the telephone.
- Advice only relates to your company's legal problems.
- Advice will always be in accordance with the laws of Great Britain and Northern Ireland.

- Advice is only available over the telephone.
- No advice is available in respect of tax planning.
- Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland.

- This service is only available over the internet.
- The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland.

- The legal action to recover the debt must be able to be taken within Great Britain.
- The amount of the undisputed debt must be at least £250.
- We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt.
- This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt.

## Section 6 – Commercial Legal Expenses continued

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

✓ Significant Features and Benefits	✗ Significant Exclusions or Limitations
<p><b>Solicitor Employment Support Service</b> This service will provide you with the use of a solicitor to carry out a redundancy programme on your behalf.</p> <p>This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Specialist Legal Support Service</b> This service will provide you with access to a specialist solicitor if:</p> <ul style="list-style-type: none"> <li>Lawphone is unable to assist with the legal problem because it is specialist in nature; or</li> <li>the claim is not covered by the legal expenses section; or</li> <li>you require a full legal review of your business.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Crisis Response</b> This service will provide you with access to:</p> <ul style="list-style-type: none"> <li>a range of services to provide support to prepare for, and deal with, a business crisis.</li> <li>crisis management training, reviews and a bespoke crisis management plan.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>

## Section 7 - Terrorism

(Optional Section of Cover)

Covers your business against losses suffered as a result of an act of terrorism.

### ✓ Significant Features and Benefits

Includes losses incurred through

- destruction, damage or loss of insured property and/or
- business interruption (loss of rent).

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Digital and cyber risks.
- Losses occasioned by riot, civil commotion and war.
- Any losses arising from locations outside England, Wales and Scotland.
- Losses relating to a private residence insured in the name of a private individual caused by radioactive or explosive properties of nuclear assemblies or components, radiation or chemical, biological or radiological pollutants.

### ⚠ Significant Conditions

#### **Burden of Proof**

Where there is a dispute over loss is covered by this section, the burden of proof shall be on you to prove that such loss is covered under this section.



# Significant Conditions

## Significant Conditions that apply to the whole policy

### **Unoccupied Buildings**

Unoccupied buildings are not insured unless they are notified to us and we agree to continue cover. You must notify us immediately if the buildings or flats are to be occupied by contractors or if they are damaged or suffer unauthorised entry, whether the damage is covered or not.

If we agree to continue cover, mains services must be switched off and water system drained other than in respect of security or fire alarms or sprinkler systems.

The property must be inspected internally and externally weekly (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with our security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.

### **Solar Panels**

You must comply with our conditions regarding any solar panels installed at the premises.

**Please see your policy wording for full details.**

**Allianz Insurance plc.**

Registered in England number 84638  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the  
Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and  
the Prudential Regulation Authority.

Financial Services Register number 121849.