

## Property Owners - Key Features

<p><b>Asset Protection</b></p>	<p>Property Damage Specified Contingencies or All Risks</p> <p>Option to include Subsidence</p> <p>Theft damage to buildings</p> <p>Glass</p> <p>Terrorism</p> <p>Engineering - Machinery Damage</p> <p>Money and Assault</p>	<ul style="list-style-type: none"> <li>▪ Automatic cover up to £2,000,000 for newly acquired or erected property, with up to £500,000 for alterations and improvements</li> <li>▪ Cover for failure of tenant's insurance up to £1,000,000 available</li> <li>▪ Loss of metered water, gas or electricity up to £25,000</li> <li>▪ Damage caused to landscaped gardens and grounds up to £25,000</li> <li>▪ Up to £2,500 for replacement locks if keys are lost or stolen</li> <li>▪ Cover for buildings in the period between exchange of contract and completion</li> <li>▪ Removal of debris following a loss including £10,000 towards the cost of clearing drains after damage</li> <li>▪ Cover for the contents of common parts included as standard up to the Sum Insured</li> <li>▪ Cover for the cost of architects, legal and consulting engineer's fees incurred following a loss</li> </ul> <p><b>Additional covers as standard include:</b></p> <ul style="list-style-type: none"> <li>▪ Non invalidation</li> <li>▪ Risk protection equipment</li> <li>▪ Trace &amp; Access</li> <li>▪ Unauthorised use of electricity, gas or water</li> </ul>
<p><b>Revenue Protection</b></p>	<p>Business Interruption</p>	<ul style="list-style-type: none"> <li>▪ Loss of income due to denial of access of tenants</li> <li>▪ Reduced income due to loss or damage at electricity, gas, water or telephone supplier premises</li> <li>▪ Loss of rent due to damage at managing agents premises</li> </ul> <p><b>Extensions available</b></p> <ul style="list-style-type: none"> <li>▪ Accidental failure of public electricity, gas and water supplies</li> <li>▪ Cover for loss of rental income due to Legionellosis (legionnaires disease)</li> <li>▪ Closure of a nearby attraction e.g. a shopping centre that has a detrimental effect on rental income</li> <li>▪ The cost of alternative accommodation</li> </ul>
<p><b>Legal Liabilities</b></p>	<p>Employers Liability</p> <p>Property Owners Liability</p> <p>Property Owners Legal Protection</p>	<ul style="list-style-type: none"> <li>▪ Public liability covers obstruction, trespass, nuisance, interference, wrongful arrest and eviction</li> <li>▪ Actions under the Defective Premises Act</li> <li>▪ Legal costs &amp; expenses defending prosecutions under all relevant Health &amp; Safety legislation</li> <li>▪ Associated court attendance costs</li> </ul>
<p><b>Services</b></p>	<p>Inspection</p> <p>Legal and Tax Helpline</p> <p>Counselling Service</p> <p>Norwich Union Risk Helpline</p> <p>Preferred Supplier Scheme</p>	<ul style="list-style-type: none"> <li>▪ Arranged with Plant Safety Limited</li> <li>▪ 24 hour for confidential advice</li> <li>▪ Available to any employees</li> <li>▪ Risk management advice</li> <li>▪ Discounted safety and security equipment</li> </ul>