

# Residential Property Owners

## Policy Summary

The Alan Boswell Group Residential Property Owners policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. It is designed to meet the demands and needs of landlords who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to amend the policy cover to meet wider requirements that you may have.

This Policy Summary does not describe all the terms and conditions of your Policy, so please take the time to read the Policy booklet to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Its Firm Reference Number is 202277.

# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description
<b>SECTION A – BUILDINGS</b>
<b>Standard Buildings</b>
Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip
Cover up to the buildings sum insured as shown in the policy schedule
<b>Cables, Pipes, Tanks</b>
Accidental damage for which you are legally responsible
<b>Temporary Accommodation and Loss of Rent</b>
Cost of temporary accommodation or loss of rent if your property is uninhabitable due to damage insured by this section
Up to 33.3 % of the sum insured
<b>Malicious Damage by Tenants</b>
Any damage maliciously caused by persons legally on the premises
<b>Theft by Tenants</b>
Theft loss caused by Your legal tenants up to £5,000
<b>Trace and Access</b>
Cost of locating the source of damage and subsequent making good up to £5,000
<b>Emergency Access/Landscape Gardens</b>
Cost of making good destruction of or damage to buildings or landscape gardens caused by the emergency services to prevent loss or damage to the property up to £1,000
<b>Replacement of Locks</b>
Cost of replacing and fitting the locks and keys of external doors and windows of the property if the keys are stolen from you up to £1,000

# Significant features and benefits of the policy

*continued*

## Description

### **Unauthorised use of Electricity, Gas or Water**

Cost of metered electricity, gas or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the property without your authority up to £1,000

### **Property Owners' Liability**

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £5,000,000 plus costs

### **Employers' Liability**

Legal liability arising in respect of bodily injury to any employee in connection with the business of landlord

Up to £10,000,000 plus costs

### **Accidental Damage**

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

### **Illegal Cultivation of Drugs**

Covers damage to Buildings and clean-up costs for damage caused by the illegal cultivation of drugs (subject to additional requirements) up to £5,000 any one claim.

## **SECTION B – CONTENTS**

### **Standard Contents**

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the contents sum insured as shown in the policy schedule

# Significant features and benefits of the policy

*continued*

Description
<p><b>Temporary Accommodation and Loss of Rent</b></p> <p>Cost of temporary accommodation or loss of rent if your property is uninhabitable due to damage insured by this section</p> <p>Up to the amount shown on the policy schedule</p>
<p><b>Legal Liability</b></p> <p>Legal liability as owner of landlords contents for injury caused to any person or loss of or damage to property</p> <p>Up to £5,000,000 plus costs</p>
<p><b>Employers Liability</b></p> <p>Legal liability arising in respect of bodily injury to any employee in connection with the business of landlord</p> <p>Up to £10,000,000 plus costs</p>
<p><b>Accidental Damage</b></p> <p>Accidental Damage to the contents up to the contents sum insured as shown in the policy schedule</p>
<p><b>Illegal Cultivation of Drugs</b></p> <p>Covers damage to contents and clean-up costs following damage caused by the illegal cultivation of drugs (subject to additional requirements) up to £5,000 any one claim.</p>

# Significant and unusual exclusions or limitations of the policy

The table below shows exclusions and limitations that are contained in your policy and where they can be found. For full details of the exclusions and limitations, please refer to the policy document.

Description	See Policy Document
<p><b>THE POLICY</b></p> <p><b>Exceptions:</b></p> <p>Radioactive Contamination</p> <p>Pollution or Contamination</p> <p>Electronic Risk</p> <p>Communicable Disease</p> <p>Illegal Activities</p>	<p>Pages 20-25</p>
<p><b>SECTION A – BUILDINGS</b></p> <p><b>Standard Buildings</b></p> <p>Excess is £250 except for malicious damage by legal tenants and subsidence, landslip and heave where the excess is £1,000</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your property is unoccupied</p> <p><b>Cables, Pipes, Tanks</b></p> <p>Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains</p> <p><b>Property Owners Liability</b></p> <p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	<p>SECTION A</p> <p>Pages 26-36</p>

# Significant and unusual exclusions or limitations of the policy

*continued*

Description	See Policy Document
<p>Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <ul style="list-style-type: none"><li>• any cyber act or cyber incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any cyber act or cyber incident</li><li>• loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data</li></ul> <p>This Exception shall not apply in respect of:</p> <ul style="list-style-type: none"><li>• bodily injury</li><li>• physical damage to material property</li></ul> <p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber act or a cyber incident.</p> <p>Liability in respect of pollution or contamination unless caused by a sudden and identifiable incident</p>	
<p><b>SECTION B – CONTENTS</b></p> <p><b>Standard Contents</b></p> <p>Excess is £250 except for malicious damage by legal tenants where the excess is £1,000</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Escape of water or oil, theft or attempted theft or malicious acts while your property is unoccupied</p> <p><b>Legal Liability</b></p> <p>Legal Liability arising from</p> <ul style="list-style-type: none"><li>– Bodily injury to you or a family member or an employee</li><li>– Damage to property owned or the ownership of any land or building</li></ul>	<p>SECTION B</p> <p>Pages 37-44</p>

# Significant and unusual exclusions or limitations of the policy

*continued*

Description	See Policy Document
<p>– Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment</p> <p>Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <ul style="list-style-type: none"><li>• any cyber act or cyber incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any cyber act or cyber incident</li><li>• loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data</li></ul> <p>This Exception shall not apply in respect of:</p> <ul style="list-style-type: none"><li>• bodily injury</li><li>• physical damage to material property</li></ul> <p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber act or a cyber incident.</p> <p>Liability in respect of pollution or contamination unless caused by a sudden and identifiable incident</p>	

# Customer information

## How to contact us to make a claim

You can contact [The Alan Boswell Group](#) on **01603 218 099** and they will be glad to help you. Please visit their website for further guidance [www.alanboswell.com](http://www.alanboswell.com).

For claims outside of normal working hours please contact [Covéa Insurance Commercial Careline](#) on **0330 024 2266**.

Covéa Insurance Property Careline is a UK-based service.

Our staff are highly trained and can confirm whether your policy covers you for the incident.

Please have your policy number to hand when phoning.

In the event of you wishing to make a claim you must follow the procedures we have detailed in this policy, failing which we will not be liable for your claim.

## How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy documentation to The Alan Boswell Group when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has

been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting The Alan Boswell Group.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium.

If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the policy.

## Complaints Procedure

### Our Service

We and The Alan Boswell Group will always endeavour to provide the highest level of customer service to you.

### The Alan Boswell Group's Procedure

If you feel that they have failed to maintain the highest level of customer service to you then this document outlines the procedure they will use to promptly and fairly deal with any



# Customer information

## *continued*

issue you raise. Providing you with a copy of this procedure before they have had an opportunity to carry out an investigation does not infer any liability on their part.

Please note that The Alan Boswell Group record and monitor all complaints centrally to ensure the matter is dealt with properly and that action is taken to avoid a similar problem arising in the future.

### **What to do next**

You may register your complaint by telephone, face-to-face or in writing including fax and email but whichever method of communication you choose The Alan Boswell Group will give each the same level of importance. However, please note that their preferred option is email to ensure a quicker documented service.

[E: insurance@alanboswell.com](mailto:insurance@alanboswell.com)

Alan, Boswell, Harbour House, 126 Thorpe Road, Norwich, NR1 1UL  
Phone: 01603 218 000

### **What The Alan Boswell Group need to know**

The Alan Boswell Group need you to help them by summarising the problem, policy(ies) affected and the resolution you expect. Please ensure whenever possible that you quote any customer reference number.

### **What The Alan Boswell Group will do**

The Alan Boswell Group will follow the rules and guidelines of the Financial Conduct Authority. The minimum standard you should expect from The Alan Boswell Group is as follows:

- The Alan Boswell Group will do everything they can to resolve your complaint as soon as they receive it, responding in a calm and courteous manner.
- Occasionally, for more complex cases The Alan Boswell Group need more time to investigate your concerns. In such cases they aim to acknowledge the complaint within 5 business days, telling you the name of the person dealing with it as well as providing an indication of when they expect it to be resolved.
- The Alan Boswell Group will ensure that any employee involved in the matter giving rise to the complaint will not be directly involved in its resolution.
- If The Alan Boswell Group cannot resolve the matter within 8 weeks they will write explaining why and point out the next steps available to you. The complaint will be reviewed impartially by a manager.
- In advising you of the outcome The Alan Boswell Group will provide an explanation of their position clearly and in plain language. All final responses are signed off at manager or director level.
- If Alan Boswell agree to pay any redress compensation, they will do so promptly.

### **Covéa Insurance's Procedure**

If the complaint concerns us The Alan Boswell Group will make sure your complaint is passed to us in order to respond to you quickly.

# Customer information

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However, if you wish to contact us directly please use the following details quoting your policy or claim number.

Customer Relations  
Covéa Insurance  
Norman Place  
Reading RG1 8DA  
Telephone: 0330 221 0444  
[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)  
email:  
[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet "Complaints Procedure" which is available on request or may be downloaded from our website at  
[www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints)

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

We and The Alan Boswell Group are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if either we or The Alan Boswell Group cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.  
Telephone: 020 7741 4100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)



### **Covéa Insurance**

Norman Place  
Reading  
RG1 8DA  
Telephone: 0330 221 0444  
Fax: 0118 955 2211

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

### **The Alan Boswell Group**

Harbour House  
126 Thorpe Road  
Norwich  
NR1 1UL  
Telephone: 01603 218000

[www.alanboswell.com](http://www.alanboswell.com)

Covea Insurance plc  
Registered Office: Norman Place, Reading, Berkshire RG1 8DA  
Registered in England and Wales No. 613259  
Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority No. 202277

