

Property Owners Summary of Cover Document

Property Details: Aviva Insurance Limited

What is this type of insurance?

This is a summary which highlights the key covers, significant benefits, exclusions and limitations of the policy. It does not contain the full terms and conditions. Full details of the cover provided, and the exceptions and limitations which apply, can be found in the policy documentation which has been provided to the Policyholder (whose details can be found in the Property Schedule which accompanies this document).

Property Damage

What's covered?

Property – Damage to the Property Insured occurring during the Period of Insurance at The Premises.

Significant benefits and features

- ✓ Cover for replacement locks if keys are lost due to theft or attempted theft
- ✓ Cover for buildings in the period between exchange of contract and completion
- ✓ Cover for the contents of common parts
- ✓ Payment of expenses which continue to be incurred despite a reduction in rental income where property is let
- ✓ Where the property is let any additional expenses incurred which assist in preventing or reducing a drop in rental income, such as the cost of provisional repairs.

What's not covered?

Significant exclusions & limitations

- ✗ Mechanical or electrical breakdown or derangement
- ✗ Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked
- ✗ Damage to moveable property in the open, including fences and gates, by wind, rain, hail, sleet, snow, flood or dust
- ✗ Bursting of tanks and pipes whilst the premises are empty or disused
- ✗ Theft or attempted theft from unattended vehicles unless locked.

Property Owners Liability

What's covered?

The Policyholder's or other insured person's Legal liability for personal injury to third parties and loss or damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Significant benefits and features

- ✓ Liability for employees' and visitors' personal belongings
- ✓ Legal costs and expenses defending prosecutions under all relevant Health & Safety legislation.

What's not covered?

Significant exclusions & limitations

- ✗ Loss or damage to property in your custody or control or to products supplied
- ✗ Liability arising out products supplied in the knowledge that they could affect the navigation, propulsion or safety of any aircraft or other aerial device
- ✗ Injury to employees.

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Glass

What's covered?

Cover is for breakage of all internal or external glass at the premises.

Significant benefits and features

- ✔ Cover for specified items of machinery or plant.

What's not covered?

Significant exclusions & limitations

- ✘ Breakage of glass in light fittings, vehicles, vending machines or signs
- ✘ Damage to glass by scratching, gradual deterioration or wear and tear, or change in colour or finish
- ✘ Breakage of glass in empty or disused premises or by workmen effecting repairs or alterations.

When does the cover start and end?

From the Insurance Start Date until the Insurance End Date, each as shown on Your Property Schedule.

Are there any restrictions on cover?

- ✘ The excess – the amount that must be paid on any claim
- ✘ Monetary limits for certain covers.

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