

Policy Summary

Residential 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

Arch Residential 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

Your insurer will be Arch Insurance (UK) Limited, Registered address:

5th Floor,
Plantation Place South,
60 Great Tower Street,
London,
EC3R 5AZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

FCA Register Number 229887, with the exception of certain sections within your policy wording, which may be covered by another named insurer.

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.

Residential Property Owners Policy

Property Damage - Contents - Core Cover

Cover, Features and Benefits

Cover is on a Fire and Perils basis

Cover includes:

- Landlords contents/communal parts
- Capital additions
- Day one uplift
- Inadvertent failure to insure
- Non-invalidation
- Loss of Rent and Alternative Accommodation

Optional covers:

- Accidental Damage
 - Malicious Damage by Tenant
 - Residential Contents
 - 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
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- 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

Optional Extension

- 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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Landlords Legal Expenses – Core Cover

Cover, Features and Benefits

Cover up to £250,000 for your legal costs and expenses for the following

- Repossession
- Property Damage, nuisance and trespass
- Recovery of rent arrears
- Accommodation and Storage costs
- Prosecution Defence

Optional Extension

- Rent Indemnity
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Exceptions and Limitations - Please refer to your Policy document

- It must always be more likely than not that the claim will be successful
 - You must notify us as soon as you are aware of circumstances that could give rise to a claim
 - Legal costs before a claim is accepted by us
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Extended Loss of Rental Income Section – Optional 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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Engineering Inspection Section – Optional Cover

Cover, Features and Benefits

- Carried out by HSB Engineering Insurance Services Ltd
 - Provides a thorough examination of plant in accordance with the requirements of such statutory regulations as apply to Plant
 - A written report is produced
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Significant Exceptions and Limitations - Please refer to your policy document

- Inspections to take place during normal working hours
 - Covers only plant specified in the Plant Schedule
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Terrorism Section – Optional Cover

Cover, Features and Benefits

Covers damage to material property and business interruption caused by acts of terrorism or sabotage

Significant Exceptions and Limitations - Please refer to your policy document

- Riot, civil commotion, war, invasion, foreign hostilities, civil war, revolution, insurrection, rebellion, military or usurped power
 - Loss or damage by electronic means
 - Biological or chemical pollution or contamination
 - Nuclear detonation nuclear reaction nuclear radiation or radioactive contamination
 - Damage to residential property in the name of a private individual
 - Cover limited to England, Wales and Scotland
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Cancellation

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to your insurance agent who has arranged the cover within 14 days of receipt and We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or outstanding during the current Period of Insurance.

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 Arch Insurance (UK) Limited.

How to Make a Claim

To report or make a claim follow the instructions provided in the General Conditions – Claims Procedure

To register a claim under any other Section You should email full details of the claim including your Arch policy number to commercial.claims@archinsurance.co.uk or call 0345 258 3880.

To register a claim under the Essential Business Legal Expenses Section you should contact ARAG including if you are planning any redundancy

Please do not instruct your own lawyer or accountant as we will not pay costs incurred and you may invalidate Your cover

Telephone - 0117 917 1698 or visit www.arag.co.uk/newclaims

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 Arch office quoting the Policy number in all cases

If you have a complaint please write to the Complaints Manager, Arch Insurance (UK) Ltd, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ

complaints@archinsurance.co.uk

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

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

Financial Services Compensation Scheme

Arch Insurance (UK) Ltd 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



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.