

Flats – Policy Summary

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The insurance cover is underwritten by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Flats product is designed to meet the demands and needs of the majority of flat owners who wish to ensure their interests are protected.

As standard, the policy will provide cover for:

- **Buildings**
- **Owners Liability to the public**
- **Alternative Accommodation/Loss of rent receivable**
- **Employers' Liability**
(If you have employees whose duties relate specifically to the property which you are insuring, e.g. gardeners or general maintenance staff, you will need to acquire this cover to meet your legal requirements under the Employers' Liability (Compulsory Insurance) Act 1969.

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

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

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	COVER
<p>Section 1A – Buildings Accidental Loss, Destruction or Damage including:</p> <ul style="list-style-type: none"> Removal of Debris Legal costs and expenses Architects and Surveyors fees Local Authorities/Statutory Regulations compliance costs 	
<p>Extensions</p> <ul style="list-style-type: none"> • Day One Reinstatement • Contracting Purchaser • Mortgagee • Replacement of locks • Capital Additions • Non-Invalidation • Trace and Access • Drain cleaning • Fire Extinguishing Appliances • Landscape Gardens • Metered Water Charged • Temporary Repairs • Unauthorised use of electricity gas or water • Communal Contents 	<p>25%</p> <p>£5,000 any one occurrence 10% of total sum insured on Buildings or £250,000 whichever is the less</p> <p>£5,000 any one occurrence £25,000 any one occurrence £5,000 any one occurrence £10,000 any one occurrence £2,500 any one occurrence</p> <p>£10,000 any one loss £15,000 limit</p>

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Significant features and benefits of the policy

DESCRIPTION	COVER
<p>Section 1B – Glass Accidental Damage to all fixed glass in windows doors or fanlights at the premises, including the cost of any necessary boarding up pending replacement</p>	
<p>Section 1C – Owners' Liability to the Public Liability in respect of any claim or number of claims arising from any one cause in respect of injury to any person other than an Employee or Damage to property other than property belonging to the Insured or in the custody or control of the Insured or any employee arising from the ownership of Insured buildings Including:</p> <ul style="list-style-type: none"> • Indemnity to joint insured and employees • Solicitors fees • Legal costs and expenses • Loading or unloading a motor vehicle • Motor Vehicle contingency cover • Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 	£5,000,000 limit
<p>Section 2 – Rent Loss of rent resulting from accidental loss destruction or damage to insured buildings including:</p> <ul style="list-style-type: none"> • Prevention of Access • Alternative Accommodation 	Limit 33.3% of the sum insured for Buildings
<p>Section 3 – Employers' Liability Liability in respect of any claim or number of claims arising from any one cause in respect of Bodily Injury to any Employee of the Insured in connection with the Business including:</p> <ul style="list-style-type: none"> • Indemnity to joint insured • Solicitors costs for representation at any coroner's inquest or fatal injury or Court of Summary Jurisdiction • Legal defence costs for criminal proceedings relating to Health and Safety at Work Act 1974 	£10,000,000 limit

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Significant and unusual exclusions or limitations of the policy

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

POLICY SECTION INFORMATION CAN BE FOUND IN	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	PAGE OF POLICY
Section 1A: Buildings	<ul style="list-style-type: none"> • Damage to Buildings in the course of construction • Damage to blinds or signs not securely fixed to the Buildings • Damage to fences and gates caused by storm • Acts of Terrorism (unless specifically extended) • Damage caused by the use, removal, disposal, sale or storage of Asbestos • The first £100 of each and every loss or damage increasing to £1,000 in respect of subsidence, ground heave or landslip 	5
Section 1B: Glass	<ul style="list-style-type: none"> • Damage caused by scratching or chipping • Damage to glass already cracked at the commencement of insurance of this section • The first £100 of each and every loss or damage 	6
Section 1C: Owners Liability to the Public	<ul style="list-style-type: none"> • Products Liability • Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract • Injury or damage caused directly or indirectly from gradual pollution or contamination • Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos 	8
Section 2: Rent	<ul style="list-style-type: none"> • Acts of Terrorism (unless specifically extended) • Damage caused by the use, removal, disposal, sale or storage of Asbestos • The first £100 of each and every loss or damage 	9
Section 3: Employers' Liability	<ul style="list-style-type: none"> • Injury arising in connection with work on offshore installations 	10

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How to contact us to make a claim

Should you need to make a claim, our **Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

Commercial Care Line

- Dedicated telephone number – **08708 44 44 47**
- Dedicated fax number – **029 2037 2015**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

Commercial Care Line is operated **24 HOURS A DAY, 365 DAYS A YEAR** by staff trained in managing commercial claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the date of purchase of the contract.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of 10%.

To exercise your right to cancel, please contact Flats Direct at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. If you do have any cause for complaint, please contact Flats Direct, Suite C10, Arena Business Centre, Nine Nimrod Way, Ferndown, Dorset, BH21 7SH.

Alternatively, you may telephone us on 01189 552 222 or write to The Customer Services Director at the following address, quoting your policy or claim number: MMA Insurance plc, Norman Place, Reading RG1 8DA

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc. You can also ask for your case to be reviewed by the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (website www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN (website www.fscs.org.uk).

Flats Direct

Suite C10, Arena Business Centre, 9 Nimrod Way, Ferndown, Dorset BH21 7SH

Telephone: 0800 7316242 (freephone) Fax: 01202 862661 www.flatsdirect-uk.com

Flats Direct is a trading style of Commercial & General Insurance Services Ltd which is authorised and regulated by the Financial Services Authority.

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