

# Commercial Property Owners – Policy Summary

keyfacts®

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

The Commercial Property Owners product is designed to meet the demands and needs of the majority of commercial landlords who wish to ensure their businesses are protected.

As standard, the policy will provide cover for:

- **Buildings**
- **Glass**
- **Owners Liability to the public**

The following optional covers are also available:

- **Loss of rent receivable**
- **Employers' Liability**  
(If you have employees whose duties relate specifically to the property which you are insuring, e.g. rent collectors, gardeners or general maintenance staff, you will need to acquire this optional 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><b>Section 1A – Buildings</b><br/>Accidental Loss, Destruction or Damage including:<br/>Removal of Debris<br/>Legal costs and expenses<br/>Architects and Surveyors fees<br/>Local Authorities/Statutory Regulations compliance costs</p>  |  |
| <p><b>Extensions</b></p> <ul style="list-style-type: none"> <li>• Day One Reinstatement</li> <li>• Contracting Purchaser</li> <li>• Mortgagee</li> <li>• Replacement of locks</li> <li>• Capital Additions</li> <li>• Non-Invalidation</li> <li>• Trace and Access</li> <li>• Drain cleaning</li> <li>• Fire Extinguishing Appliances</li> <li>• Landscape Gardens</li> <li>• Metered Water Charged</li> <li>• Temporary Repairs</li> <li>• Unauthorised use of electricity gas or water</li> <li>• Landlords Contents</li> </ul> | <p>25%</p> <p>£5,000 any one occurrence<br/>10% of total sum insured on Buildings<br/>or £250,000 whichever is the less</p> <p>£5,000 any one occurrence<br/>£25,000 any one occurrence<br/>£5,000 any one occurrence<br/>£10,000 any one occurrence<br/>£2,500 any one occurrence</p> <p>£10,000 any one loss<br/>Please specify the sum insured required</p> |

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## Significant features and benefits of the policy

| DESCRIPTION  | COVER             |
|--|-------------------|
| <p><b>Section 1B – Glass</b><br/>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><b>Section 1C – Owners’ Liability to the Public</b><br/>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"> <li>• Indemnity to joint insured and employees</li> <li>• Solicitors fees</li> <li>• Legal costs and expenses</li> <li>• Loading or unloading a motor vehicle</li> <li>• Motor Vehicle contingency cover</li> <li>• Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972</li> </ul> | £2,000,000 limit  |
| <p><b>Section 2 – Rent (Optional)</b><br/>Loss of rent resulting from accidental loss destruction or damage to insured buildings including:</p> <ul style="list-style-type: none"> <li>• Prevention of Access</li> <li>• Alternative Accommodation</li> </ul>  |                   |
| <p><b>Section 3 – Employers’ Liability (optional)</b><br/>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"> <li>• Indemnity to joint insured</li> <li>• Solicitors costs for representation at any coroner’s inquest or fatal injury or Court of Summary Jurisdiction</li> <li>• Legal defence costs for criminal proceedings relating to Health and Safety at Work Act 1974</li> </ul>  | £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:<br>Buildings                      | • Damage to Buildings in the course of construction  | 9              |
|   | • Damage to blinds or signs not securely fixed to the Buildings  | 9              |
|   | • Damage to fences and gates caused by storm   | 9              |
|   | • Subsidence ground heave or landslip (unless specifically extended)   | 9              |
|   | • Acts of Terrorism (unless specifically extended)   | 6              |
|   | • Damage caused by the use, removal, disposal, sale or storage of Asbestos   | 6              |
| Section 1B:<br>Glass                          | • The first £250 of each and every loss or damage  | 6              |
|   | • Damage caused by scratching or chipping  | 10             |
|   | • Damage to glass already cracked at the commencement of insurance of this section                                 | 10             |
| Section 1C:<br>Owners Liability to the Public | • The first £250 of each and every loss or damage  | 6              |
|   | • Products Liability   | 12             |
|   | • Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract | 12             |
|   | • Injury or damage caused directly or indirectly from gradual pollution or contamination                           | 12             |
| Section 2:<br>Rent                            | • Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos                               | 6              |
|   | • Subsidence ground heave or landslip (unless specifically extended)   | 9              |
|   | • Acts of Terrorism (unless specifically extended)   | 6              |
|   | • Damage caused by the use, removal, disposal, sale or storage of Asbestos   | 6              |
| Section 3:<br>Employers' Liability            | • The first £250 of each and every loss or damage  | 6              |
|   | • Injury arising in connection with work on offshore installations   | 14             |

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## How to contact us to make a claim

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

### MMA 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**

**MMA Commercial Care Line** is a service exclusive to MMA Insurance and 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 your insurance advisor 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. In some cases, the broker or intermediary who arranged your insurance will be able to resolve any concerns and you should contact them directly.

Alternatively, you may telephone us on 0118 955 2222 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](http://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](http://www.fscs.org.uk)).