



# Property Owners Select for London Borough of Hillingdon Leaseholders cover overview



Chartered

# Contents

Allianz Insurance plc are one of the largest general insurers in the UK and part of the Allianz Group, one of the world’s foremost financial services providers.

With Allianz Insurance plc, you can be confident that you’re insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we’ve been providing leading insurance solutions in the UK for over 100 years.

We will work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces. You don’t have to take our word for it.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

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Cover overview	1
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## COVERS PROVIDED

Property Damage Events	2
Property Owners Liability	8

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## ADDITIONAL INFORMATION

Your Obligation	10
Notifying a Claim	10
Cancellation rights	11
How to make a Complaint	11
Law Applicable and Policy Language	11



**IMPORTANT**  
Should you need further details or have any questions your insurance adviser will be delighted to help.

This is a cover overview only and does not contain the full terms and conditions of the contract of insurance. Full terms and conditions can be found in the policy documents, a copy of which is available on request. If you require any further details regarding the policy cover, please contact London Borough of Hillingdon Council.

**Policy number:**

32/SP/29389726/04

**Insured:**

**London Borough of Hillingdon Leaseholders** Insures your building, fixtures and fittings.

**Excesses:**

**£500 All Other Perils each and every claim**

**£1,000 Accidental Damage each and every claim**

**£1,500 Subsidence, Ground Heave and Landslip each and every claim**

**£1,000 Escape of Water each and every claim**

**£1,000 Malicious Damage each and every claim**

**£1,000 Flood each and every claim in respect of the properties in postcodes CT9, HA4, UB7 and UB8**

**What is Property Owners Select?**

This Property Owners Select Policy provides cover for London Borough of Hillingdon Leaseholders. The policy is underwritten by Allianz Insurance plc.

The policy has a 12 month period of insurance and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

**Covers provided:**

- Property Damage 'Specified Events'
- Property Owners Liability
- Terrorism

**Explanation of cover available:**

**Property Damage**

Insures your building, fixtures and fittings.

**Specified Events**

Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water from any tank apparatus or pipe, Impact, Sprinkler Leakage, Accidental Damage, Theft, Subsidence and Escape of Oil from any fixed heating installation.

**Property Owners Liability**

Provides cover in respect of all sums which you become legally liable to pay as compensation to third parties for accidental injury or damage.

# Cover Provided

## Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Day One Reinstatement</b> An automatic increase of 30% will be added to the Declared Value to allow for inflation during the period of insurance. The Declared Value is the cost of rebuilding or replacing the property on the first day of the period of insurance.</p> <p><b>Automatic Reinstatement</b> Sums insured will not be reduced by the amount of any claim unless we advise you otherwise. This extension will be subject to payment of an additional premium in the event of a claim, and we may require you to implement risk reduction measures.</p> <p><b>European Union &amp; Public Authorities (and Undamaged Portions)</b> Cover includes the cost of complying with European Union &amp; Public Authorities requirements. Including the costs relating to undamaged portions of the buildings subject to a 15% limit.</p> <p><b>Removal of Debris</b> Cover includes the necessary and reasonable costs of removing debris following a loss, including the cost of cleaning, clearing or repairing of drains, sewers gutters.</p> <p><b>Professional Fees</b> Cover includes the cost of architect's, surveyor's, managing agent's, legal and consulting engineer's professional fees incurred following a loss.</p> <p><b>Index Linking</b> The sum insured will be adjusted to take into account inflation, and will be automatically increased at each renewal date.</p> <p><b>Capital Additions</b> Alterations, additions and improvements to existing premises up to £5M for premises occupied as offices, retail or for residential purposes, £2M for all other premises.</p>	<ul style="list-style-type: none"> <li>• Explosion due to bursting of non domestic steam boilers, or other steam apparatus.</li> <li>• Malicious damage, freezing or escape of water in any unoccupied building.</li> <li>• Theft or theft damage not involving forcible and violent entry to or exit from the premises, or from open sided or temporary buildings or involving any partner, director, or employee.</li> <li>• Theft, storm, tempest or flood to fences and gates and movable property in the open.</li> <li>• Acts of fraud or dishonesty by any partner, director, or employee.</li> <li>• Disappearance, unexplained or inventory shortage or filing or misfiling of information.</li> <li>• Frost, wear and tear, gradual deterioration, inherent vice, latent defect.</li> <li>• Rot, mildew, rust, corrosion, insects, woodworm, vermin.</li> <li>• Dyeing, cleaning, repair, renovation, marring or scratching.</li> <li>• Damage attributable to changes in water table level.</li> <li>• Electrical or mechanical breakdown, failure or derangement.</li> <li>• Faulty or defective design workmanship or materials.</li> <li>• Changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish.</li> <li>• Damage to any property resulting from its undergoing any process.</li> <li>• Operational error or omission by you or any employee.</li> <li>• Damage due to pollution or contamination.</li> <li>• Property in transit.</li> <li>• Terrorism unless otherwise noted as being Insured – please refer to your policy schedule.</li> <li>• The excess – please refer to your policy schedule.</li> <li>• Cyber and Data Events.</li> <li>• Contagious and Infectious Disease.</li> </ul>

# Cover Provided (continued)

## Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Newly Acquired Buildings</b> Newly acquired properties up to £5M for premises occupied as offices, retail or for residential purposes, £1M for unoccupied premises and £2M for all other premises.</p> <p><b>Inadvertent Omission to insure</b> Provides cover for properties which have been inadvertently left uninsured up to £5M for premises occupied as offices, retail or for residential purposes, £1M for unoccupied premises and £2M for all other premises.</p> <p><b>Theft Damage to Buildings</b> Cover for damage to occupied buildings by theft.</p> <p><b>Leased and Rented Premises</b> Where a tenant or lessee or other occupier is obligated to maintain insurance on a building by virtue of the wording of a lease and inadvertently fails to do so, this extension indemnifies the property owner for such property. Cover is provided up to a limit of £2M for premises occupied as offices, retail or for residential purposes, up to £500,000 for unoccupied premises or those undergoing or awaiting refurbishment or redevelopment, and up to £1M for all other premises.</p> <p><b>Residential Property – Rent and Alternative Accommodation</b> The cost of providing alternative accommodation for residential portions of the premises, and 24 months loss of rent. Cover is provided up to 30% of the buildings declared value of the premises or portion of premises damaged.</p>	<p><b>Subsidence</b> If operative subsidence cover will exclude:</p> <ul style="list-style-type: none"> <li>• damage to surfaced areas, walls, gates and fences, and various specified items unless the building is also damaged</li> <li>• the settlement or movement of made up ground</li> <li>• coastal or river erosion</li> <li>• defective design or workmanship or the use of defective materials</li> <li>• damage which commenced prior to inception of this cover</li> <li>• damage as a result of demolition, excavation or other building work</li> <li>• a minimum excess of £1,000</li> </ul> <p><b>Conditions – Unoccupied Buildings</b> Unoccupied buildings are to be notified to us and specific precautions are to be taken to inspect and protect the property as specified in the policy.</p>

# Cover Provided (continued)

## Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Removal of debris – Tenants</b> Cover extends to include irrecoverable costs in removing debris of tenant’s contents following damage up to an amount of £25,000.</p> <p><b>Locks and Keys</b> The cost of replacing locks or keys following theft up to an amount of £10,000.</p> <p><b>Landscaped grounds</b> Damage to landscaped grounds as a consequence of damage to the property insured.</p> <p><b>Metered Supplies</b> Loss of water, gas, electricity or other supply charges up to an amount of £50,000.</p> <p><b>Unauthorised use of Supplies</b> The unauthorised use of electricity, gas, water or other metered supplies is covered up to an amount of £50,000.</p> <p><b>Trace and Access</b> Costs incurred in tracing the source of damage to water pipes and underground services belonging to the property up to an amount of £50,000.</p> <p><b>Tree felling and lopping</b> The cost of felling or lopping trees which are an immediate threat to life or damage to the property up to an amount of £10,000.</p> <p><b>Removal of wasps and bees nests</b> Cost of removing wasp nests or bees nests up to an amount of £500.</p> <p><b>Contractors Interest</b> We agree to note the interest of any contractor or sub contractor subject to any contracts valued at £250,000 or above being advised to us prior to the commencement of work.</p>	

# Cover Provided (continued)

## Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Contract Works</b> Cover for Buildings and Contents of any permanent or temporary works undertaken as part of a Contract which you are responsible under the terms of the Contract up to an amount of £250,000 any one Contract.</p> <p><b>Loss Minimisation and Prevention Expenditure</b> Cover for costs and expenses incurred with our consent in preventing or reducing imminent damage which would have been insured, or reducing mitigating or otherwise alleviating damage during and after it has occurred. Cover is provided up to an amount of £25,000.</p> <p><b>Contracting Purchaser's Interest</b> Cover for buildings in the period between exchange of contract and completion.</p> <p><b>Fire Extinguishers and Sprinklers</b> Cost of refilling, recharging or resetting risk protection equipment up to £50,000.</p> <p><b>Sprinkler Installations Upgrading Costs</b> Covers the increased costs of reinstating sprinkler systems to the latest regulations if required by us, up to 20% of the sum insured of the premises damaged.</p> <p><b>Further Investigation Expenses</b> Costs incurred with our consent when checking for further damage where there is a possibility of damage that is not immediately apparent. Cover is provided up to an amount of £5,000 in respect of any one claim.</p> <p><b>Fly Tipping</b> Cover extends to include costs necessarily and reasonably incurred in clearing and removing any property illegally deposited in, on or around the premises. Cover is subject to a limit of £10,000 any one claim and £25,000 in total any one period of insurance for all claims. An excess of £500 applies unless a higher amount is shown in the schedule.</p>	

# Cover Provided (continued)

## Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Damage following Theft</b> Should buildings not be insured under this Section, we will pay the costs which you are responsible for to repair damage caused as a result of theft or attempted theft.</p> <p><b>Newly Acquired Buildings</b> Newly acquired buildings up to £3M for premises occupied as offices, retail or for residential purposes, £250,000 for unoccupied premises and £1M for all other premises.</p> <p><b>Inadvertent Omission to insure</b> Provides cover for where properties which have been inadvertently left uninsured up to £3M for premises occupied as offices, retail or for residential purposes, £250,000 for unoccupied premises and £1M for all other premises.</p> <p><b>Automatic Reinstatement</b> Sums insured will not be reduced by the amount of any claim unless we advise you otherwise. Cover is subject to payment of an additional premium in the event of a claim, and we may require you to implement risk reduction measures.</p> <p><b>Archaeological Discoveries</b> Cover extends to include costs incurred by complying with statutory obligations following the discovery of archaeological finds. Cover is subject to a limit of £50,000.</p> <p><b>Concern for Welfare Costs</b> Cover extends to include costs incurred caused by the police or persons acting under their control in gaining access to the Buildings as a result of their concern for the welfare of an occupier of the Premises. Limit £10,000.</p> <p><b>Emergency Services</b> Cover extends to include costs incurred following damage resulting from the actions of the emergency services. Limit £10,000.</p>	



## Cover Provided (continued)

### Property Damage Events

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Environmental Protection</b> Cover extends to include costs where the Insured elects to rebuild or repair using the latest available materials and methods in a manner that aims to limit potential harm to the environment by improving energy efficiency.</p> <p>Limited to 10% of the Buildings Sum Insured or £25,000 whichever is the less.</p> <p><b>Eviction of Squatters</b> Cover extends to pay costs incurred to remove or evict squatters from the Buildings. Limit £5,000.</p> <p><b>Japanese Knotweed Removal</b> Cover extends to include costs incurred in removing Japanese knotweed. Limit £2,500.</p> <p><b>Underinsurance (Average) Waiver – Professional Valuations</b> Where at intervals of not more than 3 years, valuations of all Property Insured which are compiled by professionally qualified members of the Royal Institute of Chartered Surveyors (RICS) or some other suitable valuer the Underinsurance clause is waived.</p> <p><b>Illegal Cultivation of Drugs</b></p> <p><b>Claims Preparation Costs</b> Cover extends to pay for costs and expenses incurred in preparation, presentation, certification and verification of any claims exceeding £25,000 in value. Limit £25,000.</p>	

# Cover Provided (continued)

## Property Owners Liability

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Limit of Indemnity: £2,000,000</p> <ul style="list-style-type: none"> <li>One claim or series of claims arising out of one occurrence</li> <li>All claims any one period of insurance arising out of products supplied</li> <li>All claims any one period of insurance for pollution or contamination.</li> </ul> <p><b>Legal and other Costs and Expenses</b> Cover is provided for the above in connection with the defence of any valid claim, including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.</p> <p><b>Health and Safety at Work – Legal Defence Costs</b> Covers legal defence costs arising out of the Health &amp; Safety at Work Act 1974.</p> <p><b>Court Attendance Compensation</b> Covers attendance as a witness in connection with a claim:</p> <ul style="list-style-type: none"> <li>Director/partner £500 for each days' attendance</li> <li>Employee £250 for each days' attendance</li> </ul> <p><b>Corporate Manslaughter and Homicide</b> Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution awarded against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5M or the amount stated in the policy schedule which ever is the lower.</p> <p><b>Contractual Liability</b> Liability arising from your contractual obligations.</p> <p><b>Legionellosis Liability</b> Cover is extended to include pollution or contamination arising from Legionella subject to a limit of £5M, or the amount stated in the policy schedule whichever is the lower.</p>	<ul style="list-style-type: none"> <li>Injury to any employee.</li> <li>Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work.</li> <li>Liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work.</li> <li>Liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law or any aircraft or water craft other than hand-propelled or sailing craft or those used for business entertainment purposes in inland waters.</li> <li>Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee.</li> <li>In respect of injury, loss or damage arising from products: <ul style="list-style-type: none"> <li>liability which attaches solely under the terms of an agreement</li> <li>installed or incorporated in aircraft or spacecraft</li> <li>claims made in any country outside the European Union if you have premises or representation in that country.</li> </ul> </li> <li>Loss or damage to contract works undertaken under a contract or liability under JCT Contract Clause 6.5.1.</li> <li>Any liability in respect of pollution or contamination: <ul style="list-style-type: none"> <li>in the USA or Canada</li> <li>elsewhere unless due to a sudden, identifiable, unintended and unexpected incident.</li> </ul> </li> <li>Fines, penalties or liquidated, aggravated, punitive or exemplary damages.</li> <li>Work on an offshore installation or travelling to or from.</li> </ul>

## Cover Provided (continued)

### Property Owners Liability

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Obstructing Vehicles</b> Cover extends to include your liability arising from the movement of a mechanically propelled vehicle obstructing your business.</p> <p><b>Financial Loss</b> Cover extends to include your legal liability for financial loss, subject to a maximum amount in any one period of insurance up to £50,000.</p> <p>Please note that this is a claims made cover, and will be subject to an excess of 10% of the limit selected or £1,000 which ever is the higher amount in respect of each claim.</p> <p><b>Libel and Slander</b> Cover extends to include your legal liability in respect of any act of libel or slander committed or uttered by you in respect of your advertising or in-house and trade publication material prepared by you. Cover is subject to a maximum amount in any one period of insurance of £250,000. Please note that this is a claims made cover, and will be subject to an excess of 10% of the limit selected or £1,000 whichever is the higher amount in respect of each claim.</p> <p><b>Asbestos</b> Liability caused by or arising from exposure, inhalation, or fear of the consequences of such exposure or inhalation due to asbestos or the costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing asbestos or the presence of asbestos is limited to £5M or the amount stated in the policy schedule which ever is the lower.</p>	<ul style="list-style-type: none"> <li>• <b>Terrorism Cover</b> Cover for acts of Terrorism is limited to £5M or the amount stated in the policy schedule which ever is the lower.</li> <li>• <b>The Excess</b> Please refer to your policy schedule</li> </ul>

# Additional information

## Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to make a change or if there is anything you do not understand please contact London Borough of Hillingdon Council.

Please tell London Borough of Hillingdon Council as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell London Borough of Hillingdon Council, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## Notifying a Claim

(not applicable to Commercial Legal Expenses Section claims)

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at one of our claims handling offices):
  - promptly, if an incident occurs that may lead to you making a claim
  - immediately, in the event of a serious accident, loss or damage
  - please provide your policy number and as much information as possible about the claim.

## Allianz Claims Handling Office Telephone Numbers

### For Property Damage claims

Telephone: **0344 412 9988**

### For Liability and Accident claims

Telephone: **0344 893 9500**

**Lines are open from 9am to 5pm Monday to Friday.**

**Outside our normal opening hours contact us on our 24-hour claim notification line**

Telephone: **0345 604 9824**

## Allianz addresses for claims correspondence

### For all claims:

Claims Division  
Allianz Insurance plc  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

## Allianz addresses for claims correspondence

### For all claims, other than Engineering claims:

Claims Division  
Allianz Insurance plc  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

## Additional information (continued)

### Cancellation rights

The policy can only be cancelled at the request of London Borough of Hillingdon Council, if you no longer require this cover then please inform London Borough of Hillingdon Council.

### How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Alternatively:

Telephone: **01483 552438**  
Email: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Telephone: **0800 023 4567** or **0300 123 9123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Full details of our complaints procedure will be found in the policy documentation.

### Would I receive compensation if Allianz is unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at [fscs.org.uk](http://fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

### Policy Limits

Higher limits may be available on request. Please ask your insurance adviser for details.

### Law Applicable & Policy Language

Unless agreed otherwise by the Insurer:

- a the language of the Policy and all communications relating to it will be English;
- and,
- b all aspects of the Policy including negotiation and performance are subject to English law and the decisions of English courts.

**Allianz Insurance plc.**

Registered in England number 84638  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the  
Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and  
the Prudential Regulation Authority.

Financial Services Register number 121849.