



Summary of Cover

Commercial Landlords Insurance Policy

Please read this document carefully. Full terms and conditions can be found within the Policy Wording.

The Commercial Landlords Insurance **policy** is underwritten by U K Insurance Limited trading as NIG and will run for 12 months or as shown on the **certificate**. Please refer to **your policy certificate** and statement of fact for full details of the sections **you** are covered for and any endorsements or **excesses** that may apply. Subsidence cover is available as an option in most cases.

Optional Cover

keyfacts®

Section 1 | The Structure

Cover

Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Accidental **damage** to underground service pipes and cables
- Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the **sum insured**
- Public authorities
- Professional fees
- Capital Additions – up to 10% of **sum insured** or £500,000 whichever is less
- Removal of Debris
- **Damage** by Emergency Services – up to £25,000 any one claim
- Contracting Purchaser's Interest
- Trace and Access – up to £10,000 any one claim
- Subrogation Waiver against parent or subsidiary companies, tenants and lessees
- Non-invalidation
- Workmen
- Mortgage – interests of mortgagors and leaseholders/lessees protected following increased risk
- Drain clearance costs
- Fire extinguishment expenses – up to £5,000 any one claim
- Loss of metered water and heating oil – up to 5,000 in any **period of insurance**
- Unauthorised use of Electricity, Gas or Water – up to £10,000 any one claim
- Alternative accommodation costs or loss of rent (residentially occupied properties only) up to 20% of the **sum insured** in total for 24 months from the date of **damage**
- Day One (optional) up to 150% of declared value.

Conditions specific to this section

- Designation
- Reinstatement of **sum insured** following a loss.

Exclusions specific to this section

- **Damage** caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland
- **Damage** to gates and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees
- **Damage** caused by an explosion due to the bursting by steam pressure of a boiler, economiser or any other apparatus unless used for domestic purposes
- **Damage** caused by an explosion in respect of any machinery that must comply with statutory regulations unless such machinery is the subject of a policy or subject to inspections
- **Property** more specifically insured
- **Damage to glass and sanitary ware** as defined under Section 5 – other than by fire, lightning or explosion
- Frost **damage** to plumbing installations in outbuildings.

If All Risks The Structure Extension applies (the certificate will show if this applies), then the following additional exclusions will apply:

Damage caused by:

- Wind, hail, sleet snow, flood or dust **damage** to walls
- Normal settlement or bedding down of new structures
- Collapse or cracking of **buildings**

Optional Cover

Section 2 | Landlords Contents

Cover

Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Temporary Removal – up to 10% of the **sum insured**
- Replacement Locks – up to £1,000
- Debris removal costs – up to £25,000 any one **premises**
- Loss of Oil and Metered Water – up to £5,000 any one **period of insurance**.

Conditions specific to this section

- Automatic Reinstatement of **sum insured**.

Exclusions specific to this section

- **Damage** due to leakage of beverages from bottled stock

Damage to:

- **Property** in the open in respect of riot, malicious **damage**, civil commotion, labour disturbances, storm, flood and theft
- Stock and materials in trade
- Bills of exchange, money, promissory notes, securities, deeds, bonds etc.
- **Business** books, plans and specifications, designs and computer records
- Jewellery, watches, furs and precious stones and metals
- Works of art and antiques
- **Property** more specifically insured
- Cessation of work or confiscation by authorities
- Plant or fittings by self-ignition, short-circuit, excessive pressure, self-heating or leakage of electricity
- Any electrical sign or its installation.

All Risks Landlords Contents Extension applies (the certificate will show if this applies), then the following additional exclusions will apply:

Damage caused by:

- Any machine arising from mechanical, electrical or electronic breakdown
- Normal maintenance or repair
- Erasure or distortion of information on computer records
- Dishonesty or fraud by **your employees** or anyone lawfully on the **premises**
- Confiscation or detention by Customs or other officials or authorities
- **Damage to glass or sanitary ware** as defined under Section 5 – other than by fire, lightning or explosion.

Standard cover

Section 3 | Public Liability

Cover

Public Liability, indemnity limit shown on the **certificate**.

Extensions included as standard (subject to certain limits)

- Cross Liabilities
- Motor Contingent Liability
- Defective Premises Act 1972
- Wrongful arrest
- Compensation for Court Attendance connected to a claim (up to £250 per day)
- Additional persons insured
- Worldwide Personal Liability
- Contractors Contingent Liability
- Contractual Liability
- Health & Safety at Work Act 1974
- Data Protection Act 1998.

Exclusions specific to this section

- Ownership of buildings not insured under Section 1 – The Structure
- Ownership of land unless **we** have agreed to provide cover
- Excluding manual work away from **premises** (other than collection or delivery)
- **Injury or damage** arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space
- Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given
- Goods which **you** supply, install, erect, repair or treat
- Cost of rectifying or replacing defective work
- Pollution or contamination other than caused by a sudden identifiable and unintended and unexpected incident
- **Damage** to anything supplied, installed or erected by **you** if such **damage** is attributable to any defect therein.

Optional Cover

Section 4 | Rent Receivable

Cover

Loss of:

- Rent
 - **Additional expenditure** and
 - Auditors or accountants charges
- Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Boiler Explosion
- Prevention of Access
- Alternative Accommodation
- Loss of Book Debts
- Public Utilities
- Professional Accountants' Charges
- Automatic Rent Review – limit 100% increase
- Subrogation waiver against parent or subsidiary companies, tenants and lessees
- Sale of **Property** – **damage** subsequent to sale agreement.

Conditions specific to this section

- Reinstatement of **sum insured** following a loss
- Cessation of Trading
- First Financial Year
- Payment on Account
- Unoccupied **Buildings**

Standard cover

Section 5 | Glass and Sanitary Ware

Cover

- "All Risks" **cover** on **glass, sanitary ware** and shop front **glass** at the **premises** for which **you** are responsible.

Extensions included as standard (subject to certain limits)

- Reasonable cost of boarding up
- **Damage** to frames or framework following breakage of **glass**
- Removal/Replacement of fixtures to effect replacement of **glass**
- Replacement of foil lettering, painting of **glass**, etc.
- Accidental **damage** to goods following breakage of **glass** in display windows.

Exclusions specific to this section

Damages arising out of:

- Fire, lightning or explosion
- Removal or installation or repairs or alterations carried out at the **premises**
- Theft unless theft is covered under Section 1 or 2
- **Damage** in any portion of **vacant or disused buildings**.

Optional cover

Section 6 | Employers Liability

Cover

- Employers Liability, indemnity limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the **certificate**.

Extensions included as standard (subject to certain limits)

- Cross Liabilities
- Health & Safety at Work Act 1974
- Compensation for Court Attendance connected to a claim (up to £250 per day)
- Unsatisfied Court Judgements
- Additional Persons Insured
- Injuries to Working Partners.

