



Doulton Underwriting Agents Ltd



**PROPERTY OWNER
KEYFACTS**



Information about the Insurer

You are in good hands.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985, it is a member of the ABI.

Since China Taiping UK began trading, it has established a prominent business stature within the Chinese community as well as in the UK's society in general and we have more than 30 years of experience in underwriting.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK no. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

Your Policy is built of different parts that we advise you read carefully so as to understand all terms and conditions and also to check that all details are correct and relevant as they form the basis of your contract with us including this Proposal Form.

Please ensure that you contact us or your insurance adviser as soon as reasonably possible if you think that there are amendments to be made or new circumstances that would affect your insurance.

For better or for 'Insured'



Cover Features:

Cover

This is a policy overview only and does not contain the full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected as shown in your schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request

This Property Owners product is designed to cater for legal liabilities, assets and loss of earnings for a Property Owner and it includes unique extensions ensuring that you get the best value for money you deserve.

The policy has a 12-month period of insurance (unless shown differently on your policy schedule), and is annually renewable. Property Damage All Risk is the only compulsory section and all others are available to you as Optional sections.

➤ **Property Damage All Risks:**

Include Day One option, Subsidence and Extensions such as:

- **Capital Additions** - Up to 20% of the total Building Sum Insured or £1,000,000 whichever is less.
- **Contractor's Interest** - Automatic contractor's interest noted on the policy for contracts up to £10,000 or 10% of the Building Sum Insured, whichever is less subject to no heat work carried out.
- **Drain Cleaning** - Your costs to clean or repair drains or gutters/ sewers that have been damaged at the Premises.
- **Fly Tipping** - Your costs to clean or remove any property illegally deposited at the premises up to £10,000 any one loss and £30,000 during the Period of Insurance.
- **Further Investigation Expenses** - Reasonable costs to investigate any potential damage to other buildings within a half mile radius from your Premises following damage at your Premises.
- **Frustrated Legal Costs** - Up to £10,000 for legal costs and expenses for the prospective sale of any premises insured as a consequence of the cancellation of the sale following damage to the Premises.
- **Failure of Third-Party Insurance** - as a result of the lessee or freeholder failing to arrange or maintain insurance in accordance with the terms of the lease.
- **Glass Breakage** - Reasonable costs necessarily incurred in respect of boarding up or temporary glazing, pending replacement of broken glass, the removal and refixing of window fittings.
- **Unauthorised use of Utility Supplies** - Up to £25,000 any one claim and £100,000 any one period of insurance.
- **Underground Services** - The cost of repairing damage to piping ducting, cables, wires and associated control gear and accessories on the premises.

- **Loss of Keys** - The cost of replacing external door locks and keys following theft of keys up to £5,000 any one claim.
 - **Landscaped Gardens** - The cost of restoring any damage or destruction to external landscaping following damage at the Premises up to £25,000.
 - **Trace and Access** - Up to £25,000 any one claim.
 - **Rent and Alternative Accommodation** - 30% of building sum insured
 - **Removal of Nests** - Up to £2,500 any one claim.
 - **Illegal Cultivation of Drugs** – Subject to references and regular visits of the premises
 - **Inadvertently uninsured property** - £1,500,000 for Buildings occupied solely as offices, or private dwelling accommodation; £1,000,000 for Buildings occupied other than as above; alterations, additions and improvements to a building up to 10% of the sum insured or £100,000, whichever is less.
 - **Loss of Metered Utilities** - if accidentally discharged from a metered utility at the premises: £50,000 any one claim and £100,000 any one period of insurance.
 - **Lessee's Property Removal Following Liquidation** - for reasonable costs incurred in clearing and removing any property of the lessee in your premises if your lessee or its business is placed into administration up to £10,000 any one claim and any one period of insurance.
 - **Residential Properties** – Rents / Alternative accommodation up to 25% of the Building sum insured.
 - **Temporary Removal** - Up to 15% of the Contents sum insured.
- **Loss of Rent:**
- Cover for financial loss resulting from interruption to your business and rent receivable if your buildings or contents are damaged or destroyed by any of the covers given under Property Damage All Risks. Extensions such as:
- **Damage at Managing Agents Premises** - Up to 10% of the Rent Receivable sum insured or £10,000 whichever is less.
 - **Alterations and Additions** - rent receivable cover included for alterations, additions and newly acquired buildings for up to 20% of the rent sum insured or £50,000 whichever is less.
 - **Denial of Access** - Up to £1,000,000 any one period of insurance.
 - **Failure of Public Supplies** - Up to £250,000 any one period of insurance.
 - **Murder Disease or Public Health Closure** - Up to £250,000 any one claim and £500,000 any one period of insurance.
 - **Prevention of Access due to Emergency** - Maximum Indemnity Period 30 days, 24 hours Franchise.

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- **Loss of Attraction** - Up to £50,000 any one claim.
- **Relocation of Tenants** - if the building is insured then in the event that the tenant is relocated to one of your empty building following damage the claim for any resultant loss of rent receivable in relation to the damaged building will not be reduced.

➤ **Property Owner's Liability:**

Cover for sums which you become legally liable to pay as compensation to third parties for accidental injury or damage - LOI standard at £2m and up to £5m. Extensions such as:

- Contractual Liability
- **Data Protection and GDPR, Consumer and Food Safety Act** up to £100,000 any one period of insurance
- Hired or Rented Premises
- Overseas Personal Liability
- Legal Defence Costs including H&S at Work and Corporate Manslaughter
- **Payment for Court Attendance** – director/ partner up to £500/ day; employees up to £250/ day
- **Statutory Environmental Liability** - Up to £1,000,000 including Costs.
- Sudden and Unintended Pollution

➤ **Employer's Liability**

An indemnity up to £10m against all that you become legally liable to pay involving injury to your employees up to the policy limits of indemnity:

➤ **Legal Expenses:**

Provision of free 24/7 legal advice service on any commercial legal problem affecting the business.

Legal Expenses cover in respect of:

- Employment Disputes
- Legal Defence costs
- Civil action relating to material property which is owned by you
- Legal expenses in relation to defending you during an investigation by HM Revenue and Customs
- Eviction of Squatters
- Contract disputes

Contract cover up to £50,000; all other Events up to £100,000 for any one event and up to £500,000 for any one period of insurance.

Additional Information:

How can you make a Claim?

If you need to notify a claim or any circumstances that may give rise to a claim, you should contact your insurance adviser in the first instance.

Alternatively, you may contact us as follows:

Doulton Underwriting Agents Limited
16, Sherwood Way,
West Wickham
Kent
BR4 9PD

Telephone: 0208 777 2626

e-mail: claims@doultonunderwriting.com

Full detail can be found in your policy wording.

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 020 7741 4100.

What can I do if I change my mind?

If you are a sole trader or an individual, you can cancel within 14 days, the cooling off Period. You will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon your request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium less an appropriate admin charge. More details can be found in Your policy wording.

How do I make a complaint?

We make every effort to deliver a high quality service to our customers; however, we recognise, that sometimes things can go wrong. When they do, we like to know so that we can make any necessary improvements.

If you wish to make a complaint, in the first instance this should be addressed to your insurance advisor / broker to resolve matters.

If you feel you need further assistance after contacting your insurance advisor / broker, you should contact our Managing Director at:

Doulton Underwriting Agents Limited
16 Sherwood Way, West Wickham, Kent BR4 9PD
Telephone: 0208 777 2626
Email: chris@doultonunderwriting.com

If you still remain dissatisfied, you have the right to contact the Insurer and subsequently the Financial Ombudsman Service.

Full details on how we deal with complaints can be found in your policy wording. This includes details of how to contact the Financial Ombudsman Service (which offers free independent advice on complaints solutions) should you remain dissatisfied. More information on how we deal with complaints can be found in the policy wording.

Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.