

# Your *Property Owners* insurance summary

keyfacts<sup>®</sup>



churchill<sup>™</sup>

## Important Information

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet. The Property Owners policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule.

Full details of any Endorsements or Excesses that apply will be shown in the Policy Schedule or Policy Booklet.

## Policy Summary

The core cover of this product meets the demands and needs of those who require cover for buildings they own, and/or contents, and for claims made against them for injury or property damage made by tenants, visitors, or members of the public.

The optional Legal Expenses cover meets the Demands & Needs of those who need cover for legal costs up to £250,000 for things like legal defence of criminal prosecutions relating to your property, contract dispute protection for buying or hiring of goods or services in relation to your business, costs for the eviction of squatters or rent recovery costs to recover overdue rent.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Please update us if there are changes to the information provided.

# Churchill Property Owners Insurance Policy

## Section 1: The Structure

### Cover

Available on “Specified Contingencies” basis with the option to include “Accidental Damage” for:

- Buildings
- Landlords’ fixtures and fittings
- Walls, gates, fences, patios, terraces, drives, yards, car parks, car ports, roads, pavements, underground pipes and cables
- Shop fronts and all fixed glass therein, blinds and fitments

Subsidence is available as an option in most cases

### Extensions included as standard

- Accidental Damage to underground service pipes and cables
- Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premise – maximum £10,000 any one claim
- 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 20% of Sum Insured or £2,000,000 whichever is less
- Removal of Debris
- Damage by Emergency Services – up to £50,000 any one claim
- Contracting Purchaser’s Interest
- Trace and Access – up to £50,000 any one claim
- Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees and the property manager
- Non-invalidation
- Workmen
- Mortgage – interests of mortgagors and leaseholders/lessees protected following increased risk
- Drain clearance costs
- Fire extinguishment Alarm Resetting Expenses and Additional sprinkler upgrade costs
- Loss of metered water and heating oil – up to £25,000 in any period of insurance
- Unauthorised use of Electricity, Gas or Water – up to £25,000 any one claim
- Alternative accommodation costs whilst the residential Building or residential portion of the Building is uninhabitable up to 20% of the Sum Insured for 36 months from the date of damage
- Fly Tipping up to £2,500 any one claim
- Removal of Nests up to £2,500 any one claim
- Further Investigation Expenses
- Removal of Tenants’ Debris up to £25,000 any one claim
- Temporary Removal
- Loss of or Duplication of Keys up to £15,000
- Emergency Access damage up to £5,000 in any period of insurance
- Tree Felling or Lopping costs up to £2,500 any one occurrence and in all in any one period of insurance
- Removal of Vermin

### Conditions

- Index Linking
- Basis of Claims Settlement – reinstatement
- Designation
- Reinstatement of Sum Insured following a loss
- Excess – as per schedule
- Roof Condition
- Subsidence

### Exclusions

- Vacant or Disused Premises have the following Contingencies excluded after 90 days:
  - Malicious Persons;
  - Theft or any attempted Theft;
  - Escape of Water;
  - Leakage of beverages;
  - Accidental Discharge or Leakage of Automatic Sprinkler Installations due to freezing;
  - Accidental Damage to Glass, Sanitary Wear or Shop Fronts,unless the Policy is endorsed to the contrary.
- Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premises (excludes any claim exceeding £10,000, up to £10,000 see Extensions)
- 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 storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level
- Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees
- Property more specifically insured
- Damage to glass and sanitary ware as defined under Section 5 – other than by Fire, Lightning or Explosion
- Damage to any particular piece of equipment or appliance by self ignition, short circuit, excess pressure etc unless more specifically insured under the Policy Extensions
- Frost damage to plumbing installations in outbuildings.

## Section 1: The Structure (continued)

### Cover

### Extensions included as standard

### Conditions

### Exclusions

#### **Accidental Damage (if selected)**

then the following additional exclusions will apply:

Damage caused by:

- Wear and tear, the action of light and atmosphere
- Moth, vermin or insects
- Any process of cleaning, dyeing, restoring or repairing
- Wind, hail, sleet, snow, flood or dust damage to walls
- Subsidence, landslip or ground heave
- Corrosion, wet or dry rot, marring or scratching
- Normal settlement or bedding down of new structures
- Inherent vice, latent defect, gradual deterioration
- Faulty or defective workmanship
- Collapse or cracking of Buildings
- Maintenance, redecoration or repair costs

#### **Subsidence, ground heave and landslip (if selected)**

then the following additional exclusions will apply:

- Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building
- Damage which originated prior to inception of cover
- Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises
- Damage resulting from groundworks or excavation at the same premises

Damage caused by:

- The normal settlement or bedding down of new structures
- The settlement or movement of made-up ground
- Coastal or river erosion
- Defective design or workmanship or the use of defective materials
- Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe

## Section 2: Landlords Contents

### Cover

Available on "Specified Contingencies" basis with the option to include "Accidental" Damage" including:

- Fixtures and fittings (not forming a permanent part of the structure)
- Contents of Common Parts
- Floor Coverings

Subsidence is available as an option in most cases

### Extensions included as standard

- Temporary Removal – up to £50,000
- Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premise – maximum £10,000 any one claim
- Replacement Locks – up to £25,000
- Debris Removal Costs – up to £25,000 any one premises
- Loss of Oil and Metered Water – up to £25,000 any one period of insurance
- Alternative Accommodation Costs whilst the residential Building or residential portion of the Building is uninhabitable up to £100,000 [for 36 months]
- Documents up to £25,000 any one loss

### Conditions

- Index Linking
- Basis of Claims Settlement – reinstatement
- Automatic Reinstatement of Sum Insured
- Excess – as per schedule
- Roof Condition
- Subsidence

### Exclusions

- Vacant or Disused Premises have the following Contingencies excluded after 90 days:
  - Malicious Persons;
  - Theft or any attempted Theft;
  - Escape of Water;
  - Leakage of beverages;
  - Accidental Discharge or Leakage of Automatic Sprinkler Installations due to freezing;
  - Accidental Damage to Glass, Sanitary Wear or Shop Fronts,unless the Policy is endorsed to the contrary.
- Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premises (excludes any claim exceeding £10,000, up to £10,000 see Extensions)
- Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level
- Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees
- 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 particular piece of equipment or appliance by self ignition, short circuit excess pressure etc unless more specifically insured under the Policy Extensions
- Any electrical sign or its installation

## Section 2: Landlords Contents (continued)

### Cover

### Extensions included as standard

### Conditions

### Exclusions

#### **Accidental Damage (if selected)**

then the following additional exclusions will apply:

Damage caused by:

- Wear and tear, the action of light and atmosphere
- Moth, vermin or insects
- Any process of cleaning, dyeing, restoring or repairing
- Corrosion, wet or dry rot, marring or scratching
- Subsidence, landslip or ground heave
- Inherent vice, latent defect, gradual deterioration
- Any machine arising from mechanical, electrical or electronic breakdown
- Normal maintenance or repair
- Faulty or defective workmanship
- Erasure or distortion of information on computer records
- Dishonesty or fraud by Your employees or anyone lawfully on the premises
- Maintenance, redecoration or repair costs
- 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

#### **Subsidence, ground heave and landslip (if selected)**

then the following additional exclusions will apply:

- Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building
- Damage which originated prior to inception of cover
- Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises
- Damage resulting from groundworks or excavation at the same premises

Damage caused by:

- The normal settlement or bedding down of new structures
- The settlement or movement of made-up ground
- Coastal or river erosion
- Defective design or workmanship or the use of defective materials
- Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe

## Section 3: Public Liability

### Cover

Legal liability to pay damages and associated costs in respect of:

- Accidental Bodily Injury
- Accidental damage to property
- Accidental obstruction, trespass, nuisance or interference with air, light, water or way
- Wrongful arrest, detention, imprisonment or eviction, malicious prosecution or invasion of privacy
- Indemnity limit as shown in the Schedule
- Territorial Limits
  - The United Kingdom, the Channel Islands and the Isle of Man
  - elsewhere in the world for visits in connection with the Business undertaken by You or any of Your directors or Employees normally resident in The United Kingdom, the Channel Islands and the Isle of Man, in respect of the performance of non manual work (see also Worldwide Personal Liability Extension)

### Extensions included as standard

- Cross Liabilities
- Motor Contingent Liability
- Defective Premises Act 1972
- Compensation for Court Attendance connected to a claim (up to £750 per day for partner/director and £250 for each employee)
- Additional Persons Insured
- Worldwide Personal Liability
- Contractors Contingent Liability
- Contractual Liability
- Health & Safety at Work Act 1974
- Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000 any one period of insurance)
- Data Protection Legislation 2018

### Conditions

### Exclusions

- 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 or the erection or dismantling of estate agency boards and signs)
- Injury or damage arising from any mechanically propelled vehicle licensed for road use 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

## Section 4: Rent Receivable

### Cover

Available on “Specified Contingencies” basis with the option to include “Accidental” Damage” including

Loss of:

- Rent
- Additional Expenditure
- Auditors or accountants charges
- Outstanding Debit Balances
- Subsidence is available as an option in most cases.

### Extensions included as standard

- Boiler Explosion
- Prevention of Access
- Loss of Book Debts
- Professional Accountants’ Charges
- Automatic Rent Review – limit 100% increase
- Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees and the property manager
- Contingency Rent Extensions for Landlords’ Protection in respect of:
  - Denial of Access
  - Disease (as specified in the Policy), Vermin, Defective Sanitary Arrangements, Murder and suicide
  - Failure of Utilities
- Loss of Attraction

### Conditions

- Reinstatement of Sum Insured following a loss
- First Financial Year
- Payment on Account
- Unoccupied Buildings

### Exclusions

As shown under Section 1 – The Structure and Section 2 – Landlords Contents

## 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

- 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

### Conditions

### Exclusions

Damage 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

## Section 6: Employers Liability

### Cover

- Legal liability to pay damages and associated legal costs in respect of death, disease or illness caused to employees.
- Indemnity limit £10,000,000 (inclusive of legal costs), unless otherwise shown in the Schedule.
- Territorial Limits
  - The United Kingdom, the Channel Islands and the Isle of Man
  - elsewhere in the world for visits in connection with the Business undertaken by You or any of Your directors or Employees normally resident in The United Kingdom, the Channel Islands and the Isle of Man, in respect of the performance of non manual work

### Extensions included as standard

- Health & Safety at Work Act 1974
- Compensation for Court Attendance connected to a claim (£750 per day for partner/director and £250 for each employee)
- Unsatisfied Court Judgements
- Additional Persons Insured
- Injuries to Working Partners
- Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000 any one period of insurance)
- Cross Liabilities

### Conditions

- Right of Recovery
- Certificate of Employers Liability - if policy or section cancelled certificate becomes ineffective from cancellation date

### Exclusions

- Bodily injury to employees (other than the driver) from being in or on any vehicle where injury results from use by you of a vehicle whilst on the road under the terms of Part VI of the Road Traffic Act 1988
- Visits or work on any offshore rig or platform



## Section 7: Commercial Legal Expenses

### Cover

- Countries Covered
  - For Legal Defence Insured Incidents (excluding 5 Statutory Notice Appeals), and H Personal injury: The United Kingdom, the European Union, the Channel Islands, the Isle of Man, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.
  - For Rent Arrears Insured Incidents: the United Kingdom of Great Britain and Northern Ireland.
  - For all other Insured Incidents: The United Kingdom, the Channel Islands and the Isle of Man.

#### Landlord Legal Expenses

Pays for legal costs incurred with our agreement up to £250,000 in connection with:

- Employment disputes and Compensation awards
- Legal defence
- Property protection
- Personal injury
- Debt Recovery
- Statutory licence appeal
- Tenancy disputes (You as tenant)
- Eviction of squatters
- Contract disputes
- Rent recovery
- Tax protection
- Repossession
- Dilapidations

#### Rent Arrears (optional cover for residential properties in the UK)

- Pays your rent arrears while your tenant or ex-tenant is still occupying your property up to a maximum of 12 months for any one claim. It also covers 50% of your rent arrears, up to 3 months or until the property is re-let whichever happens first, if your property needs damage repaired in order to be re let.

Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on Our behalf

### Extensions included as standard

### Conditions

- You need to inform DAS of any claims within 180 days of the date you should have known about the incident you wish to claim for
- DAS need to have agreed the legal action you want to take
- You must tell DAS if anyone offers to settle a claim and mustn't negotiate or agree to any settlement without DAS's agreement in writing
- For Dilapidation claims, prior to the tenancy beginning and after the tenancy has finished, a detailed inventory, which notes the condition of all items on the inventory is prepared by You

For Repossession claims, you need to:

- where appropriate, serve all statutory and contractual notices correctly on the tenant

For Rent Recovery claims:

- if you accept payment (or part payment) of rent arrears from the tenant, You must be able to provide proof that You have warned the tenant that it does not prevent You taking further action against them under this Policy
- where the tenant is a limited company, You must first seek advice from the Appointed Representative before accepting payment of rent arrears.

For Rent Arrears claims, you need to have:

- obtained satisfactory references before the tenancy started, from a referencing service for each tenant that signs the rental agreement and guarantor
- All properties must be let under:
  - an assured shorthold tenancy or assured tenancy under the Housing Act 1988; or
  - a standard contract under the Renting Homes (Wales) Act 2016; or
  - an assured tenancy or short assured tenancy under the Housing (Scotland) Act 1988; or
  - a private residential tenancy under the Private Housing (Tenancies) (Scotland) Act 2016; or
  - a private residential tenancy to which the Private Tenancies (Northern Ireland) Order 2006 applies; or
  - any equivalent tenancy agreement created due to any amending legislation in the future applying to this definition.
- DAS need to have accepted your claim for Repossession

### Exclusions

- Civil claims and appeals which DAS or a preferred law firm, or tax consultancy on DAS behalf, decide have a less than 51% chance of succeeding
- Expenses incurred before DAS have accepted your claim
- Fines and compensation you're ordered to pay, other than compensation for Insured Incidents Employment disputes and Legal defence
- The first £500 of any contract dispute claim where the amounting dispute exceeds £5,000
- Total payments for compensation awards of more than £1m during any one period on insurance
- Employment disputes which started within 90 days of the section start date
- Personal injury claims due to:
  - an illness or injury that happens gradually
  - psychological injury or mental illness unless it follows a specific or sudden accident that's caused physical bodily injury
  - clinical negligence
- An amount in dispute relating to dilapidations not exceeding £1,000
- Any disagreement with your tenant(s) which first started within 90 days of this section start date and the tenancy agreement started before the start of this Insured Incident (unless equivalent legal expenses insurance was continuously in force immediately prior to the start of cover)
- Claims for rent recovery where the rent has not been overdue for at least one calendar month
- Costs and Expenses incurred under Dilapidations & Maintenance, Repossession or Rent Recovery arising from the use of the Premises as a Holiday Home and/or Short Term Let
- Rent Arrears for commercial premises or mixed commercial and residential premises or where the property is let as a Holiday Home and/or Short Term Let.
- Rent Arrears for any Premises in the Isle of Man and Channel Islands.
- Any claim for Rent Arrears which accrue during a period where any legislation, government or court guidance, court systems or court rules result in any or part of the possession proceedings relating to the Let Property being halted or delayed; or where any court action for possession of the Let Property is prevented from being started.
- Any Rent Arrears or any rent deferred prior to the start of this policy, and any reduction in rent agreed at any time.

## Section 8: Terrorism

### Cover

- Damage to the Property insured under this Policy and loss consequent on interruption to or interference with the Business
- Non-Damage Business Interruption

As insured by this Policy in England, Wales or Scotland caused by or resulting from an Act of Terrorism

- Provided that Our liability will not exceed in any one Period of Insurance:
  - in all the total Sum Insured; or
  - for any item its sum insured or any other stated limit of liability stated in the Schedule or elsewhere in the Policy,whichever is the less.

### Extensions included as standard

### Conditions

- Indemnity is subject to:
  - HM Treasury has certified that an event or events have been an Act of Terrorism; or
  - a Tribunal constituted under the terms of Schedule 3 to a Retrocession Agreement between Pool Reinsurance Company Ltd and HM Treasury has determined that any Damage was caused by an Act of Terrorism
- Conditions or terms which provide for adjustments of premium based on declarations on expiry of the period of insurance will not apply to Terrorism insurance
- Any Long Term Agreement applying to this Policy shall not apply to Terrorism insurance

### Exclusions

- Cover excludes the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987
- Riot or Civil Commotion, War, Invasion, Act of Foreign Enemy Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power
- Damage to or the destruction of any Computer System or any alteration, modification, distortion, erasure or corruption of Data, whether Your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack
- Any loss or consequential loss from any Nuclear Installation or Nuclear Reactor
- Cover is provided for certain losses caused by remote digital interference (cyber terrorism) but nation state cyber terrorism is excluded
- Damage to any Residential Property insured in the name of a Private Individual

## Policy Extensions

### Extension 1: Equipment Breakdown

### Cover

- Equipment Breakdown
- The insurance by Sections 1 and 2 (if operative) of the Policy is extended to include cover for direct physical Damage caused to Covered Equipment resulting from an Accident – up to £5,000,000 for any one Accident.

### Extensions included as standard

- Contamination by a Hazardous Substance – up to £10,000 in any one period of insurance
- Computer Equipment – up to £250,000, EU up to £5,000
- Costs incurred in reinstating data – up to £50,000 in any one period of insurance
- Increased cost of working – up to £50,000
- Rent receivable – up to £100,000
- Expediting Expenses – up to £20,000 any one Accident
- Cost of hire charges for hiring a substitute item during the period of repair – up to £10,000 in any one period of insurance
- Loss caused by an accident to storage tanks or water tanks – up to £10,000 for any one Accident
- Damage to Own Surrounding property resulting from explosion of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel – up to £1,000,000 for any one Accident

### Conditions

- Precautions You will exercise due diligence in:
  - complying with any statute or order
  - ensuring that insured items are properly maintained and used in accordance with manufacturer's recommendations and in taking reasonable precautions to prevent loss or damage
- Back Up Records
  - back up original data at least every 7 days and take precautions so all data is stored safely

### Exclusions

- A hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel; or an insulation breakdown test of any type of electrical equipment:
- Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions
  - Loss or damage of any kind caused by a Cyber Event
  - Damage to data or Media caused by or resulting from programming error/limitation, loss of data, loss of access, loss of use or loss of functionality
  - Damage recoverable under maintenance agreement or any warranty or guarantee
  - Delay in resuming operations resulting from the need to reconstruct or re-input data or programs on Media

## General Conditions

- Fair Presentation of the Risk
- Reasonable Precautions
- Change of Risk or Interest
- Cancellation
- Instalments
- Choice of Law
- Contracts (Rights of Third Parties) Act 1999
- Unoccupancy
- Interest Clause
- Fire Extinguishing Appliances
- Changes to your cover
- Automatic Renewal
- Sanctions, Prohibitions or Restrictions

## Claims Conditions

- Action by You
- Our Rights
- Fraudulent Claims
- Conditions Precedent
- Subrogation
- Other Insurances
- Arbitration
- Excesses

## General Exclusions

- War, Government Action and Terrorism
- Sonic Bangs
- Radioactive Contamination
- Pollution or Contamination
- Date Recognition
- Infectious or Contagious Disease
- Computer Virus and Hacking

## Further Information

### 24 hour business assistance services

- **Eurolaw Commercial Legal and UK Tax Advice Helpline** on any commercial legal problem affecting the business including employment, VAT, contract disputes etc (the legal advice service is provided by DAS Legal Expenses Insurance Company Limited on Our behalf).
- **Business Emergency Assistance Helpline** – rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures and serious roof damage (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf) You must pay any call-out or repair charges.
- **Health and Medical Assistance** concerning nutrition, sports injuries, giving up smoking etc. Health and medical information is provided by a medically qualified person 9am – 5pm, Monday to Friday, excluding public and bank holidays. If You call outside these times, a message will be taken and a return call arranged within the operating hours (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf).
- **Emergency Glazing and Security Assistance Helpline** – rapid call outs for any glazing or door and window security problems (provided by Our approved supplier panel).

### How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by instalments on a date selected by you.

### Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt.

We will return any premium paid in full provided that no claims have been made on the policy during that time. If you cancel your cover outside this period, we will return any premium paid less an amount for the period the policy has been in force. We will not make a refund if there has been a claim under the Policy.

### How to make a claim

To notify us of a claim in the first instance please telephone **0345 878 8195**.

### How to complain

If you need to complain, please call us on **0800 169 8777**. If your complaint is about a claim, please call your claims handler, whose details will be shown on your claims documents. If you'd prefer to write, please address your letter to:

Claims complaints – The Technical Operations Manager at the address shown on your claims documents.

For all other complaints – The Customer Relations Team at **Churchill Business Insurances, Churchill Court, Westmoreland Road, Bromley BR1 1DP**.

If we can't settle the matter with you, you can refer your complaint to The Financial Ombudsman Service (FOS) at **Exchange Tower, London E14 9SR**. Phone: **0800 023 4567** or **0300 123 9123**.

Their website also has a great deal of useful information: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on **0800 111 6768**.

### Details of Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website [www.fscs.org.uk](http://www.fscs.org.uk)

## How to contact us

Information helpline

0345 878 8194

Claims helpline

0345 878 8195

## Other products available from Churchill

Tradesperson and Professionals

0345 878 8194

Van

0333 222 1040

Calls may be recorded

Looking for anything else? Just head over to [churchill.com](https://www.churchill.com)



**If you would like a Braille, large print or audio version of your documents, please let us know.**

Churchill policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ.

Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

**CFB PO KF 0922**