



Additional Products



Directors & Officers Liability Insurance



Terrorism Insurance



Lift Insurance and Inspection



Cyber Liability Insurance



Home Emergency

BLOCK

in a

BOX



Is a tool-box of services and solutions to help you Manage Your Block.

Block in a Box

Directors & Officers Liability Insurance

When volunteering for a post with your Residents' Management Company (RMC), you assume unlimited personal liability for any actual or alleged wrongful act perpetrated whilst acting in this capacity. Without suitable insurance protection, your personal assets could be affected – or lost. Directors & Officers Liability Insurance protects Directors and Officers against claims arising as a result of any wrongful act, such as:

- breach of duty, including fiduciary or statutory duty;
- negligent act, error or omission;
- breach of warranty or authority; and/or
- misstatement or misleading statement committed in their capacity as an official of the Company.

Our policy includes cover for the company (i.e. the RMC, Residents' Association or RTM company), providing reimbursement for any loss or defence costs resulting from a claim against any alleged wrongful acts made by a Director or Officer.

For a Directors & Officers Liability Insurance quotation or any further information, please visit www.flatlivinginsurance.co.uk or call 0333 577 2044.



Terrorism Insurance

Damage to your block of flats by an act of terrorism may seem unlikely; however, if it happened, who would provide the funds for rebuilding?

As a responsible Director or Officer of your Residents' Management Company, you have a duty to protect lessees and residents from unforeseen events wherever possible.

By adding Terrorism Cover when arranging your Residential Buildings Insurance, you are protecting your own and your fellow freeholders' and leaseholders' assets.

Cover is provided against accidental loss or damage to the insured property caused by an occasion or happening through any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing of any government by force or violence.

For a Terrorism Insurance quotation or any further information, please visit www.flatlivinginsurance.co.uk or call 0333 577 2044.

Lift Inspection and Insurance

According to health and safety regulations, anybody managing a block of flats has a legal duty to ensure that their passenger lifts are safe to use.

This means having a lift inspection carried out by a competent authority at least every 6 months.

It is also advisable to secure a comprehensive lift insurance policy with a reliable lift insurance company, so that you can be confident you're covered in case of damage.

Residentsline provides lift inspections with a range of insurance providers.

Prices start from £280.80 (including VAT) for one lift up to five floors.

Our machinery breakdown insurance is available with AVIVA Insurance - prices start from only £112 (including insurance premium tax)

For a lift inspection and insurance quotation or any further information, please visit www.flatlivinginsurance.co.uk or call 0333 577 2044.



Cyber Liability Insurance

You will probably have read a lot about Cyber Liability Insurance.

In 2018, the UK Government estimated that the cost of cybercrime to the UK economy around £27 billion. Due to the frequent media reports of multinational companies falling victim to global cyber-attacks, Property Managers, Residents' Management Companies (RMC) and RTM Companies could be forgiven for believing themselves unlikely to be the primary targets of such incidents.

However, recent studies have shown that UK small businesses (up to 50 employees) suffer over 65,000 attempted cyber-attacks every day, with hackers' successfully penetrating IT networks on average every 19 seconds. With results such as these, it is clear that anyone is vulnerable to the potentially devastating financial impacts that come with the use of IT.

Small businesses and RMC's are now widely viewed within the Cyber Security industry as the 'low hanging fruit' for cyber criminals, chiefly due to their traditionally moderate IT security budgets and reliance upon third-party providers.

For a Cyber Liability Insurance quotation or any further information, please visit www.flatlivinginsurance.co.uk or call 0333 577 2044.



Home Emergency

If you have an unexpected home emergency such as a burst pipe or boiler breakdown, you'll want to put things right as quickly as possible to protect your property from further damage and make your home safe and comfortable to live in. It's not always easy to find a reputable contractor at short notice, and even if you do, it can be expensive.

For only *£36 per flat per annum we can keep you block safe and sound. Our Home Emergency policy provides you with a low-cost solution, ensuring help is always available when you need it most. With one call to Legal Protection Group (LPG), an approved contractor will come to your home and make emergency repairs.

Our cover includes all of the following domestic emergencies:

- The complete breakdown of your heating system
- Plumbing and drainage problems
- Damage which affects your security including locks and windows
- If your only toilet is broken
- Loss of your power supply
- Lost keys
- Vermin infestation
- Roof damage

In addition, LPG provide alternative overnight accommodation if your home is unsafe or uncomfortable to stay in.

Our service is available 24 hours a day, 365 days a year and, for additional peace of mind, all our permanent repairs are guaranteed for 12 months.

*All flats in the block must be included in the policy. To calculate your price simply multiply the number of units in your block by £36.00.

For a Home Emergency quotation or any further information, please visit www.flatlivinginsurance.co.uk or call 0333 577 2044.



BLOCK in a BOX

Block in a Box is tool-box of services and solutions to help you manage your block.

Block in a Box offers you assistance where you need it most, putting you in touch with trusted and professional companies to help you manage your block.

Online: www.blockinabox.co.uk

E-mail: info@blockinabox.co.uk

Phone: 0333 015 4145

ManageYourBlock™

Manage Your Block brings your blocks details together easily and intuitively...

Manage Your Block is a web based tool that offers access to your properties details and history at the touch of a button.

Plus with Manage Your Block PLUS you can collect service charges.

Online: www.manageyourblock.co.uk

E-mail: info@manageyourblock.co.uk

Phone: 0333 577 9070