Your Residential Flats Policy

This is a policy summary only, it does not contain full terms and conditions of the contract of insurance which can be found in the policy document, a copy of which is available on request. The policy is an annual insurance contract underwritten by AXA Insurance UK plc.

Policy sections

Your Residential Flats Policy is designed to cover the assets, earnings and the legal liabilities of your activities as a residential property owner.

The "core covers" provided automatically by the policy are:

Insured Property (damage to the property and contents of communal areas)
Liability to Others
Employers' Liability
Machinery Breakdown

Additional optional covers also available:

Terrorism

Fair Presentation

In accordance with the Insurance Act 2015 the proposer or any person or entity acting on their behalf, has a duty to make a fair presentation of the risk to us and must disclose all information known or which ought to be known that would affect our judgement in deciding whether to write the insurance cover requested, and on what terms; failing that enough information must be provided so that we know we need to ask further questions. If this duty is not upheld or we are provided with untrue or inaccurate information the policy may not provide protection in the event of a claim, the claim may be refused or the amount of the claim reduced.

Can we remind you that the duty of fair presentation remains throughout the period of cover and applies equally at renewal date. If there have been changes to your property, your activities, and even changes to your claims experience before cover was placed with us, you should provide us with full details - please do not hesitate to call us.

Significant Features and Benefits

Where a residential property is covered, we appreciate that there are several interested parties which is why the Residentsline Your Residential Flats Policy protects both the freeholder and the long leaseholder where required by the lease agreement to be insured.

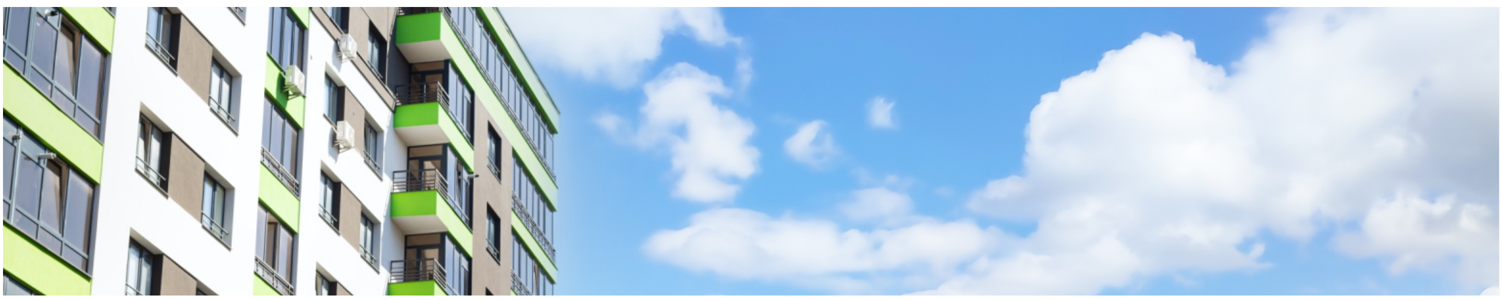
Where You, Your, Yours or Insured is referenced with an initial capital letter, please refer to the following definition for the full explanation of what this means.

Definition of You/Your/Yours/Insured
The person(s), firm, company or organisation shown in your schedule as the insured; and
in relation to residential property also the freeholder and the long leaseholder where required by the lease agreement to be insured.

COVER	LIMIT
Insured Property - Buildings including - Car parks, roads & pavements - Fixed glass in windows, doors, fanlights, skylights,& partitions - Fixed sanitary ware including washbasins, sinks, shower screens & baths - Foundations & footings - Landlords & lessees fixtures fittings and other structural improvements - Outbuildings, garages, carports, lamp-posts and street furniture - Satellite dishes, radio & television antennas - Security lighting, security cameras and other security & fire protection devices - Swimming pools, spas & tennis courts - Underground & overhead services - Common area contents – including – Furniture & furnishings Built in domestic appliances Gardening equipment	Sums insured selected (unless otherwise stated in the Schedule) Cover is on a Day One Non-adjustable basis with +35% uplift applying to the Declared Value Option to amend uplift percentage

COVER	LIMIT
Cover under the Insured Property section automatically includes the following Additional or Special Benefits:	
• Alternative Accommodation / Loss of Rent - When you occupy your flat we will pay the reasonable cost of temporary alternative accommodation if your flat is damaged and made unfit to be occupied following an event covered by the policy - When you have leased out your flat we will pay you the loss of rent you lose if your flat or common area is damaged and made unfit to be occupied following an event covered by the policy	The total amount payable is limited to 35% of the buildings sum insured (or other percentage we may agree in writing)
• Lessees Fixtures & Improvements Structural improvements installed by lessees for their exclusive use and permanently attached to the building, including any improvements made to existing fixtures or structures	To cater for this potential additional unknown exposure once the sum insured has been exhausted under the Insured Property section an additional limit of £50,000 per flat applies to cater for lessees fixtures & improvements
• Alterations or additions to the insured property	Up to £500,000
• Bees & wasps nests removal	Up to £5,000
• Contractors' interest	Contract value up to £500,000
• Disability access modifications	Up to £5,000 per flat
• Emergency costs of minimising losses	Up to £25,000
• Removal of fallen trees	Up to £5,000
• Fly tipping debris removal	Up to £25,000
• Replacement of keys or locks in communal areas	Up to £7,500
• Landscaping repair costs	Up to £25,000
• Metered utilities – loss following damage	Up to £25,000
• Metered utilities – unauthorised use	Up to £10,000
• Money in personal custody of director or property manager	Up to £5,000
• Removal of squatters	Up to £5,000

COVER	LIMIT
Cover under the Insured Property section automatically includes the following extensions: • Storm Damage to walls, gates & fences • Mortgagees • Other interests • Inflation protection – index linking • Claim preparation costs	



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COVER	LIMIT
Liability	
Cover automatically includes:	
Employers' Liability	£10,000,000 any one occurrence
This cover includes the following Additional Benefits:	
• Terrorism	Terrorism £ 5,000,000 inner limit
• Principals Indemnity	
• Unsatisfied court judgements	
• Safety legislation costs cover	£1,000,000 any one period
• Manslaughter costs cover	£1,000,000 any one period
• Court attendance	£500 for you or any of your directors, £250 for any employee
Liability to Others	£10,000,000 any one occurrence
Cover automatically includes:	
• Products liability	
• Pollution or contamination	Pollution – sub limit £2,000,000 any one period
This cover also includes the following Additional Benefits:	
• Terrorism	Terrorism £2,000,000 any one occurrence
• Car park liability	
• Cross Liabilities	
• Hiring out of sporting or recreational facilities	
• Legionella	Legionella – sub limit £1,000,000 any one claim applies
• Principals indemnity	
• Recreational activities	
• Safety legislation costs cover	£1,000,000 any one period
• Manslaughter costs cover	£1,000,000 any one period
• Wheelchairs, garden equipment, other vehicles	

COVER	LIMIT
Machinery Breakdown	£10,000 any one period
Cover automatically includes:	
• Sudden and accidental physical loss or damage to Insured Items (unless claimable under the Insured Property section • Insured Items include; - Lifts, elevators & escalators - All other electrical, electronic and mechanical machinery - Boilers & pressure vessels and similar plant • Expediting repair including overtime • Express air or freight • Hiring temporary replacement equipment to maintain vital service provided by you	

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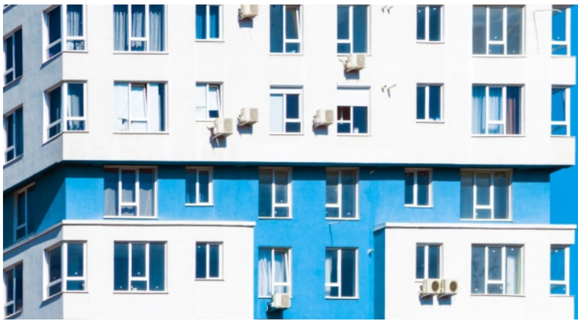
Significant or Unusual Exclusions or Limitations

Not all the Exclusions or Limitations of the policy are shown – please refer to policy wording for full details.

COVER	SIGNIFICANT EXCLUSIONS or LIMITATIONS
Insured Property	• Cover applies to the premises only unless otherwise shown • Lack of maintenance and wear & tear • Wet or dry rot, damp or dampness • Changes in the water table level • Damage arising from a Fungal Pathogen • Damage caused by vibration or removal/weakening of, or interference with the support of land or buildings • Damage which is deliberately caused by You • Disease • Date Recognition • Cyber act or cyber incident • Erosion • Inherent vice or latent defect • Damage caused by vermin, mice, rats, moths, insects, mildew, or by pecking, biting chewing or scratching by birds or animals • Damage due to normal settling, creeping, seepage, shrinkage or expansion in buildings, foundations or footings • The cost of normal maintenance, redecoration or repair • The cost of rectifying defective design, faulty or defective materials or faulty or defective workmanship • Cover condition – flat roof areas over 10 years old must be inspected by a builder & or surveyor every 2 years and defects remedied within 30 days or other period agreed by us - Please refer to Condition Precedent to Liability on page 36

COVER	SIGNIFICANT EXCLUSIONS or LIMITATIONS
Employers' Liability	• Employment practices disputes • Fines & penalties • Road traffic legislation • Radioactive contamination • Work outside the UK



Significant or Unusual Exclusions or Limitations

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COVER	SIGNIFICANT EXCLUSIONS or LIMITATIONS
Liability to Others	• Accidental Release of Asbestos (Claims Made) • Cyber act or cyber incident • Employment practices disputes • Fines & penalties • Damages arising from deliberate acts • Liability from employment • Libel or slander • Liability arising out of the ownership of marinas, wharves, jetties or docks • Ownership of mechanically propelled vehicles

COVER	SIGNIFICANT EXCLUSIONS or LIMITATIONS
Machinery Breakdown	• Any event claimable under the Insured Property section • Wear & tear, smoke, rust, corrosion • Erosion, earth movement, high tide, storm surge, tidal wave or flood • Damage caused by the tightening of loose parts, recalibration or adjustments • Damage to defective tube joints, and other joints or seams • Television, video or audio equipment other than security system equipment • Expendable items such as electrical and electronic glass bulbs, tubes, lamps • Computers, telecommunication transmitting and receiving equipment, data processing equipment, electrical office machines • Plant on loan unless agreed by us in writing • Consequential loss • Damage caused by the application of a tool or process whilst in the course of maintenance, inspection or repair • Damage claimable from manufacturer, supplier under the terms of a warranty or maintenance agreement

Significant or Unusual General Exclusions or Limitations

Not all the General Exclusions or Limitations of the policy are shown – please refer to policy wording for full details.

EXCLUSIONS	
• Asbestos • Excesses • War • Radioactive contamination • Terrorism	Terrorism – except as provided under the Employers' Liability and Liability to Others sections Terrorism cover for Insured Property is an optional additional cover

Significant or General Conditions

Not all the General Conditions of the policy are shown – please refer to policy wording for full details.

GENERAL CONDITIONS	
• Alteration of risk	We must confirm any material change in writing or by endorsement.
• Misrepresentation	You have a duty of fair presentation of material facts and circumstances. Failure to do so could result in the policy being invalid and insurers may not be liable to pay all or some of your claim.
• Reasonable Precautions	You must take reasonable precautions to avoid loss or damage to any property insured by the policy and to avoid any incident that might result in liability as indemnified by the policy.
• False or misleading information	We will not pay for any claim that is deliberately exaggerated or where You or anyone acting for You uses, or attempts to use, fraudulent means to obtain benefits under the policy.
• Take action to minimise loss	You shall take action to minimise the Loss or Damage, to avoid interruption or interference with the business and to prevent further damage or Injury.

Significant or General Conditions

Not all the General Conditions of the policy are shown – please refer to policy wording for full details.

GENERAL CONDITIONS	
• Sanction	This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of Your policy that We will not provide cover, or pay any claim or provide any benefit under Your Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, or Our parent, subsidiary or any AXA group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America and the sanctions laws of other territories to the extent that they are applicable.
• Subject to survey	If the policy has been issued subject to survey, continuance of cover is subject to: - we are allowed to undertake a survey of the property - you comply with our acceptance criteria - any risk improvements required are completed within a timeframe agreed by us - the cost of meeting all risk improvements is met by you If you fail to meet these conditions we have the right to amend the premium or terms, conditions and exclusions or to cancel the policy in accordance with the cancellation conditions
• Notice of unoccupancy or occupancy	You must notify us as soon as you become aware that more than 50% of flats or other type of occupancy at the property have become unoccupied. Following notification we have the right to amend the premium or terms, conditions and exclusions or to cancel the policy in accordance with the cancellation conditions.

How to Make a Claim

For all claims please contact: AXA Insurance UK plc, AXA House, Parklands, Lostock, Bolton BL6 4SD.

Please quote scheme policy reference SCBDX7083216 and your policy number.

Property / Damage claims:

Tel: 0330 094 7089

Email: axaclaims@residentsline.co.uk

Liability / Injury claims:

Tel: 0345 900 4185

Email: axaliabilityclaims@residentsline.co.uk

How to Make a Complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim.

Beyond AXA

If we haven't resolved your complaint within eight weeks, or you are unhappy with our final response, you may be eligible to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action.

The Financial Ombudsman Service

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: 0800 023 4567* or 0300 123 9123**

Email: complaint.info@ financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

* free for people phoning from a 'fixed line' (for example, a landline at home)

** free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02

Our promise to You

We will:

- Acknowledge written complaints promptly.
- Investigate Your complaint quickly and thoroughly.
- Keep You informed of progress of Your complaint.
- Do everything possible to resolve Your complaint.
- Provide a response within eight weeks of receiving your complaint, informing you of the results of our investigations or explain why this isn't possible.
- Learn from Our mistakes.
- Use the information from complaints to continuously improve Our service.

Telephone calls may be recorded and monitored.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangement is available from the Financial Services Compensation Scheme (www.fscs.org.uk).

AXA

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Key facts AXA FLI wef 01.26

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