

Summary of Cover

This policy is underwritten by Brit Syndicate 2987 and other Insurance Companies, and provides protection on an 'all risks' basis.

Comprehensive Buildings Insurance cover:

- Internal and external buildings and facilities will be protected against any damage caused by fire, extreme weather, natural disaster, ground heave and landslip.
- Our cover includes water damage, subsidence and escape of oil.
- You will have extensive protection against riots, civil commotion, theft, malicious damage, as well as any accidental damage.
- Internal areas are protected, including damage to fixed glass, kitchen and bathroom fixtures, interior decoration and communal areas.
- Cover extends to all external buildings and facilities, i.e. garages, swimming pools, spas and tennis courts.
- Garden areas are included under your policy, i.e. fences, patios, hedges and garden walls.
- Protection is provided for surrounding external features, i.e. paths, driveways, roads, car parks, bollards, fuel tanks and lamp posts.
- Overhead services and cables are covered, as well as damage to underground pipes.

Subject to:-

- * Excess from £1,000 in respect of damage by Subsidence, Ground Heave or Landslip.
- * Excesses from £250 in respect of any other damage.

IMPORTANT:

This document is a brief summary of 'headline' covers. Please refer to the policy wording for full contract terms at www.flatlivinginsurance.co.uk



Additional Features

Additional Cover:

- Architects and professional fees and removal of debris costs
- Automatic index-linking of buildings sum insured
- Automatic reinstatement of sum insured after a claim
- Clearing and cleaning of drains and gutters following an insured event
- Communal Contents Cover
- Contractors' interest – up to £500,000
- Emergency cost of minimising losses – up to £25,000
- Employers' Liability Cover – up to £10,000,000
- Fixed glass, sanitary fittings and shower trays
- Government fees, contributions or imposts
- Legal fees for submission to regulatory bodies following a loss
- Lessee contributions, levies and maintenance charges following a loss
- Machinery Breakdown Cover – accidental loss or damage up to a limit of £10,000 in respect of lifts, escalators, other mechanical machinery and boilers/pressure vessels
- Property Owners' Liability Cover – up to £10,000,000
- Storm damage to fences and gates
- Temporary protection – up to £2,500

Special Benefits

- Alterations or additions to the insured property – up to £500,000
- Bee and wasp nest removal – up to £5,000
- Disability access modifications due to injury following a loss – up to £5,000 per flat
- Emergency accommodation – up to £500 per flat
- Fallen trees – up to £5,000 for professional tree removal following damage to the insured property
- Fire extinguishing costs – reasonably incurred
- Fly-tipping debris removal – up to £25,000
- Further investigation costs – up to £5,000
- Landscaping repair costs following damage – up to £25,000
- Lessee's fixtures and improvements excess costs – up to £50,000 per flat
- Protection against loss of any money in the personal custody of a Director, Officer or Property Manager – up to £5,000

- Mortgage discharge – up to £2,500
- Personal property of others – up to £2,500
- Pets and security dogs' temporary accommodation – up to £500 per flat
- Privity of contract – legal liability following the sale of freehold arising from previous property ownership – up to £2,000,000
- Purchaser's interest during conveyancing
- Removal/storage costs of common area contents – up to £5,000
- Removal of squatters – up to £5,000 for legal fees
- Replacement of keys or locks in communal areas – up to £7,500
- Rewriting of records – up to £25,000
- Sale of property additional interest charges – up to £30,000
- Temporary accommodation/loss of rent/contributions and fees plus removal and storage of lessee's contents or cost of re-letting – up to 35% of buildings sum insured following:
 - Damage
 - Murder or suicide
 - Denial of access including by police authority
 - Failure of utilities
- Title deeds replacement – up to £2,500
- Trace and access reasonably incurred costs up to £25,000
- Tree felling and lopping if trees are a danger to life or property – up to £5,000
- Unauthorised use of metered electricity, gas, oil and water – up to £10,000 in respect of charges incurred
- Welfare concern – cost of repairing damage caused by the police – up to £5,000
- Water removal from basement due to storm or flood – up to £2,500

Special Condition

Flat roof inspection:

We require any flat roof areas over 10 years old to be inspected every 2 years by an experienced builder or surveyor and any defects to be repaired or replaced within 30 days.

Underwritten by Brit Syndicate 2987 and other Insurance Companies.

IMPORTANT:

This document is a brief summary of 'headline' covers. Please refer to the policy wording for full contract terms at www.flatlivinginsurance.co.uk



Additional Products Available upon Request

Management Liability

When volunteering for a post with your Residents' Management Company, 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 and Officers Liability Insurance protects against any claims arising as a result of an alleged 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.

Cover can also be extended to include cover for the 'entity' 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.

Legal Expenses

Legal Expenses Insurance is an inexpensive yet effective form of cover you can purchase alongside your buildings Insurance. It can provide professional legal and financial support for a wide range of legal disputes for property owners. You can also access free legal documentation and useful law guides and obtain legal advice from a qualified specialist.

It is best to have legal expenses insurance in place before an incident occurs. Often, Resident's Management Companies do not have the funds to defend, prosecute or even enter into a legal dispute. With Legal Expenses Cover in place you can be prepared in case the worst happens.

Machinery Breakdown

We are able to upgrade the cover provided to include an enhanced limit of £250,000. You must maintain, test and inspect items in accordance with statutory and manufacturers' requirements and claims are subject to your policy excess. Please contact us for a quote.

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 your property? 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 Insurance when arranging or renewing your Residential Buildings Insurance, you are protecting your fellow freeholders' and leaseholders' assets from the unexpected.

This includes cover against accidental loss or damage caused by any person acting on behalf of, or in connection with, an organisation with activities directed towards the overthrowing of any government by force or violence.

For a quotation or any further information, please call us on 0333 577 2044.



Comparison Checklist

	FLAT LIVING INSURANCE	YOUR POLICY
Alterations or additions to the insured property	up to £500,000	
Architects and professional fees and removal of debris costs	✓	
Automatic index-linking of buildings sum insured	✓	
Automatic reinstatement of sum insured after claim	✓	
Bee and wasp nest removal	up to £5,000	
Clearing and cleaning of drains and gutters following an insured event	✓	
Communal Contents	✓	
Contractors interest	up to £500,000	
Disability access modifications due to injury following a loss	up to £5000 per flat	
Emergency accommodation	up to £500 per flat	
Emergency cost of minimising losses	up to £25,000	
Employers' Liability	limit £10,000,000	
Fallen trees - removal costs following property damage	up to £5,000	
Fire-extinguishing costs	✓	
Fly-tipping removal	up to £25,000	
Further investigation costs	up to £5,000 in any one year	
Government fees, contributions or imposts	✓	
Landscaping repair costs following damage	up to £25,000	
Lessee's fixtures and improvements	up to £50,000 per flat	
Machinery Breakdown (up to two lifts and four floors)	up to £10,000	
Metered electricity, gas, oil and water - loss following damage	up to £25,000	
Metered electricity, gas, oil and water - unauthorised use	up to £10,000	
Protection against loss of any money in the personal custody of a Director, Officer or Property Manager	up to £5,000	
Mortgage discharge	up to £2,500	
Personal property of others	up to £2,500	
Pets and security dogs' temporary accommodation	up to £500 per flat	
Property Owners' Liability	limit £10,000,000	
Purchaser's interest during conveyancing	✓	
Removal/storage costs of common area contents	up to £5,000	
Replacement of keys or locks in communal areas	up to £7,500	
Rewriting of records	up to £25,000	
Squatters removal costs	up to £5,000	
Storm damage to fences and gates	✓	
Temporary accommodation/loss of rent/contributions and fees plus removal and storage of lessees contents or cost of reletting following:-	up to 35% of your buildings sum insured	
* damage	✓	
* murder or suicide	✓	
* denial of access including by police authority	✓	
* failure of utilities	✓	
Temporary protection	up to £2,500	
Title deeds replacement	up to £2,500	
Trace and access reasonably incurred costs	up to £25,000	
Tree felling and lopping if a danger to life or property	up to £5,000	
Tsunami damage	✓	
Water removal from basement due to storm or flood	up to £2,500	
Welfare concern: cost of repairing damage caused by the police	up to £5,000	

SOC FLI BRIT IRWELL OCT 2025 V1.2