

Commercial Guard – Property Owners

Policy Summary



This is a summary of the standard cover available under the Fortis Property Owners insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance adviser on request. The policy, and not this summary, is the basis of the contract of insurance.

The policy is an annual insurance contract which provides a wide range of covers for businesses as detailed below. It is underwritten by Fortis Insurance Limited, with the exception of the Legal Expenses section which is underwritten by DAS Legal Expenses Insurance Company.

Standard perils under the Material Damage and Loss of Rent sections include fire, specified perils, theft and accidental damage, with subsidence, ground heave and landslip available on request. The sums insured you choose must represent the full values at risk; if they do not, payments may be reduced in the event of a claim.

The standard cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Covers	Standard Limit
Buildings including: <ul style="list-style-type: none"> • Contents of Common Areas • Theft of keys • Loss of metered water / oil and LPG * Landlord's Contents available on request	Sum insured selected £10,000 £1,000 £2,500
<ul style="list-style-type: none"> • Internal fixed plate glass • External signs • Cost of replacement sanitary ware • External blinds • All other glass 	£2,500 £1,500 £2,500 £2,500 Cost of repair / replacement
Non-Production Machinery Breakdown including: <ul style="list-style-type: none"> • Breakdown of Insured Plant at the premises • Contamination of insured machinery by hazardous substances • Additional costs necessary to make temporary repairs and expedite permanent repairs or replacement of damaged property • Costs for hiring a substitute item whilst repairs are being made or a replacement item is being sought • Loss of oil storage tank contents • Measures taken to avoid breakdown which would otherwise have been covered by the policy • Own surrounding property damage caused by steam explosion • Debris removal 	£1,000,000 £10,000 £20,000 £5,000 £5,000 £5,000 £1,000,000 £25,000 or 20% of the loss (whichever is the lower) £25,000
<ul style="list-style-type: none"> • Repair investigation costs 	£25,000

Standard Covers (continued)	Standard Limit
Loss of Rent Receivable up to 12 months Indemnity Period including: <ul style="list-style-type: none"> • Cost of alternative accommodation for residential properties • Denial of access • Public utilities • Loss of rent receivable following machinery breakdown 	Sum insured selected 50% of the Rent sum insured See Loss of Rent Receivable See Loss of Rent Receivable £50,000
Liabilities including: <ul style="list-style-type: none"> • Employers' Liability • Property Owner's Liability • Indemnity for liability incurred under the Defective Premises Act 1972 • Legal Defence costs for liability incurred under: <ul style="list-style-type: none"> - Corporate Manslaughter and Corporate Homicide Act 2007 - Health and Safety at Work etc Act 1974 - Consumer Protection Act 1987 - Data Protection Act 1998 	£10 million any one event £2 million any one event
Legal Expenses including: <ul style="list-style-type: none"> • Employment Disputes and Compensation Awards • Legal Defence • Property Protection and Bodily Injury • Tax Protection <p>* Optional covers available on request include: Statutory Licence Protection, Debt Recovery, Contract Disputes and Property Let Protection.</p>	£50,000

Significant or Unusual Exclusions

- The first amount, detailed in the quotation and schedule, of any claim
- Theft that does not involve entry to or exit from the premises by forcible and violent means or that does not involve actual or threatened assault or violence or use of force (please refer to Section 1 of the policy wording)
- Theft from any garden, yard, open space or outbuilding unless cover is specifically included (please refer to Section 1 of the policy wording)
- Theft by any employee or person (other than a tenant) lawfully on the premises (please refer to Section 1 of the policy wording)
- Theft, riot, malicious damage, escape of oil or water or sprinkler leakage when the premises are unoccupied for 21 or more consecutive days (please refer to Section 1 of the policy wording)
- Storm or flood damage to fences, gates and moveable property in the open or open sided buildings, unless cover is specifically included (please refer to Section 1 of the policy wording)
- Liability arising:
 - out of pollution or contamination unless caused by a sudden, identifiable, unintended, and unexpected incident; the maximum liability of the company for pollution or contamination which is deemed to have occurred during any one period of insurance is £1m in aggregate
 - out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged
 - out of any failure to give advice or treatment or any lack of professional skill
 - from products supplied other than food and drink supplied in the course of the business and consumed on the premises
 - from work away other than delivery or collection of goods, messages or money to or from the Premises, unless cover is specifically included (please refer to Section 3 of the policy wording)
- Liability for property being worked on where the damage is the direct result of the work undertaken (please refer to Section 3 of the policy wording).

Cancellations, Claims and Complaints

Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

For all claims other than legal expenses claims, contact the Fortis Claims Department on the number in the schedule or on the front of the policy. Alternatively you can fax details to the number in the schedule or write to Commercial Claims, Fortis Insurance Ltd, Fortis House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD.

For legal expenses claims, contact the Legal Claims Centre, DAS Legal Expenses Insurance Company at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Full claims procedures are noted in the policy wording under the General Conditions and extra details are noted on the Policy Schedule.

Complaint Procedure

If you have experienced a problem and you are unhappy with any part of our service, please follow the steps below:

Step 1 Contact Fortis Customer Service Adviser, Fortis Insurance Ltd, Fortis House, Tollgate, Eastleigh, SO53 3YA.

Step 2 If your complaint has not been resolved, contact Mark Cliff, Managing Director, Fortis Insurance Ltd at the same address, unless your problem relates to legal expenses insurance, in which case please contact DAS Managing Director at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Step 3 If you have an annual turnover of less than EUR 2 million and fewer than 10 employees you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Please see page 41 of the Property Owners policy wording for the full details of the complaints procedures.

Financial Services Compensation Scheme

In the event that Fortis Insurance Limited or DAS Legal Expenses Insurance Company are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme; their telephone number is **0207 8927300**. Alternatively, more information can be found at www.fscs.org.uk

Fortis Insurance Limited

Office addresses

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Gloucester Business Park
Brockworth, Gloucester
GL3 4AD

Registered address

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Email: talkback@fortisinsurance.co.uk
Website: www.fortisinsurance.co.uk

Registered number 354568

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority