



## Commercial Property Owners – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Commercial Property Owners product is designed to meet the demands and needs of the majority of commercial landlords who wish to ensure their businesses are protected.

As standard, the policy will provide cover for:

- **Buildings**
- **Glass**
- **Owners liability to the public**

The following optional covers are also available:

- **Landlords contents**
- **Loss of rent receivable**
- **Employers' liability**

(If you have employees whose duties relate specifically to the property which you are insuring, e.g. rent collectors, gardeners or general maintenance staff, you will need to acquire this optional cover to meet your legal requirements under the Employers' Liability (Compulsory Insurance) Act 1969.)

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

## Description

### Section 1A – Buildings

Accidental loss, destruction or damage to your buildings, permanent outbuildings, fixtures and fittings, walls, gates and fences

Cover up to the buildings sum insured as shown in the policy schedule

### Replacement of Locks

Cost of replacing locks at the buildings if the keys are stolen from your home or business premises up to £5,000

### Trace and Access

Cost of locating the source of water damage and subsequent making good up to £5,000

### Unauthorised use of Electricity, Gas or Water

Cost of metered electricity, gas, or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the property without your authority up to £10,000

### Metered Water or Heating Oil

Additional water or heating oil charges incurred by you as a result of damage to the buildings up to £2,500

### Landscape Gardens

Cost of making good destruction of or damage to landscaped gardens or grounds at the premises caused by the emergency services to prevent loss or damage to the property up to £10,000

### Fire Extinguishing Appliances

Costs incurred for refilling fire extinguishing appliances, replacing used sprinkler heads and refilling sprinkler tanks in consequence of damage to the buildings up to £5,000

### Removal of Debris

Cost of removing debris, dismantling, demolishing, shoring up or propping up of the damaged buildings

### Landlord's Contents (Optional)

Loss of or damage to your furniture, furnishings, fixtures and fittings whilst contained within the buildings up to the contents sum insured as shown in the policy schedule or £1,000 any one article

### Further Policy Extensions

- Day one reinstatement 25% of the buildings declared value
- Capital additions up to 10% of the buildings sum insured or £250,000, whichever is the less
- Non-invalidation
- Tenants' subrogation waiver
- Architects & Surveyors fees necessarily incurred in the reinstatement of the buildings

### Section 1B – Glass

Accidental Damage to all fixed glass in windows doors or fanlights at the premises, including the cost of any necessary boarding up pending replacement

# Significant features and benefits of the policy

continued

## Description

### Section 1C – Owners' Liability to the Public

Liability in respect of any claim or number of claims arising from any one cause in respect of injury to any person other than an Employee or Damage to property other than property belonging to the Insured or in the custody or control of the Insured or any employee arising from the ownership of Insured buildings including:

- Indemnity to joint insured and employees
- Solicitors fees
- Legal costs and expenses
- Loading or unloading a motor vehicle
- Motor Vehicle contingency cover
- Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972

Up to £2,000,000 in respect of any claim or number of claims arising out of one cause

### Section 2 – Rent (Optional)

Loss of rent resulting from accidental loss destruction or damage to insured buildings including:

- Prevention of Access
- Alternative Accommodation

### Section 3 – Employers' Liability (Optional)

Liability in respect of any claim or number of claims arising from any one cause in respect of Bodily Injury to any Employee of the Insured in connection with the Business including:

- Indemnity to joint insured
- Solicitors costs for representation at any coroner's inquest or fatal injury or Court of Summary Jurisdiction
- Legal defence costs for criminal proceedings relating to Health and Safety at Work Act 1974

Up to £10,000,000 in respect of any claim or numbers of claims arising out of one cause

## Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p><b>Section 1A: Buildings</b></p> <ul style="list-style-type: none"> <li>• Damage to Buildings in the course of construction 18</li> <li>• Damage to blinds or signs not securely fixed to the Buildings 18</li> <li>• Damage to fences and gates caused by storm 18</li> <li>• Subsidence ground heave or landslip (unless specifically extended) 19</li> <li>• Acts of Terrorism (unless specifically extended) 11</li> <li>• Damage caused by the use, removal, disposal, sale or storage of Asbestos 12</li> <li>• The first £250 of each and every loss or damage 11</li> </ul>	
<p><b>Section 1B: Glass</b></p> <ul style="list-style-type: none"> <li>• Damage caused by scratching or chipping 20</li> <li>• Damage to glass already cracked at the commencement of insurance of this section 20</li> <li>• The first £250 of each and every loss or damage 11</li> </ul>	
<p><b>Section 1C: Owners Liability to the Public</b></p> <ul style="list-style-type: none"> <li>• Products Liability 24</li> <li>• Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract 23</li> <li>• Injury or damage caused directly or indirectly from gradual pollution or contamination 23</li> <li>• Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos 12</li> </ul>	
<p><b>Section 2: Rent</b></p> <ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended) 19</li> <li>• Acts of Terrorism (unless specifically extended) 11</li> <li>• Damage caused by the use, removal, disposal, sale or storage of Asbestos 12</li> <li>• The first £250 of each and every loss or damage 11</li> </ul>	
<p><b>Section 3: Employers' Liability</b></p> <ul style="list-style-type: none"> <li>• Injury arising in connection with work on offshore installations 28</li> </ul>	

## How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

### MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

**MMA Commercial Care Line** is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

## How to cancel your policy

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of the premium paid, subject to a deduction for the time which you have been covered plus an administration fee of £25.

To exercise your right to cancel, please contact your insurance broker or intermediary at the address shown on your policy schedule.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things do go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

Telephone: 0844 902 1000.

Website: [www.mma-insurance.com](http://www.mma-insurance.com)

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk).



[www.mma-insurance.com](http://www.mma-insurance.com)

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