

# Blocks of Flats Summary of Cover



**A-One Insurance** offers protection on an “**All Risks**” basis, which includes loss or damage by: -

|                         |                                  |                                   |
|-------------------------|----------------------------------|-----------------------------------|
| <b>Fire</b>             | <b>Lightning</b>                 | <b>Explosion</b>                  |
| <b>Aircraft</b>         | <b>Earthquake</b>                | <b>Impact</b>                     |
| <b>Storm</b>            | <b>Flood</b>                     | <b>Escape of Water</b>            |
| <b>Escape of Oil</b>    | <b>Falling Trees or Branches</b> | <b>Riot &amp; Civil Commotion</b> |
| <b>Malicious Damage</b> | <b>Accidental Damage</b>         | <b>Theft</b>                      |

And all other damage not specifically excluded to the buildings comprising: -

Block of Flats or individual private dwellings, including: -

- Outbuildings, garages, sheds, swimming pools and tennis courts used by residents for domestic and leisure purposes.
- Garden walls, patios, terraces, fences, gates, paths, drives, car parks, bollards, lamp posts, cess pits, septic tanks, underground pipes and cables.
- Interior decorations, kitchen and bathroom fixtures, outside aerials, dishes, C.C.T.V. and light fittings and landlords fixtures and fittings.
- Any common parts to the insured property, including furniture, furnishings and other property of the Insured or for which the Insured is responsible.

Additional features include: -

1. **Interest Free** Direct Debit available with selected underwriters.
2. Damage by Subsidence, Ground Heave or Landslip – Excess **£1,000**
3. Architects, Surveyors and Managing Agents Legal and Consulting Engineers fees necessarily incurred in connection with Reinstatement of the Buildings and Debris removal costs.
4. Additional costs of reinstatement of the Buildings necessarily incurred to comply with building or Government regulations.
5. Unrestricted cover on individual vacant or rented flats.
6. Loss of rent receivable and additional cost of alternative accommodation up to **33.3%** of the Buildings sum insured.
7. Cost of tracing leaking water, or oil causing damage, and repair.
8. Replacement of Communal External Door Locks following theft of keys from insured property – **Limit £500.**
9. Loss of or damage to Communal Contents furnishings and carpets (including computers - £1,000) **Limit per building £10,000-£20,000**
10. Employers Liability – **Limit £10,000,000.**
11. Legal Liability for injury to the Public, or Residents, or damage to their property – Limit **£2,000,000-£10,000,000**
12. Monthly index linking of the Buildings Sum Insured in accordance with the R.I.C.S. General Building Cost Index.
13. Automatic Reinstatement of Sum Insured following loss.
14. Loss of Residents Association or Management Company cash – **Limit £2,000.**

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15. Temporary Removal of Contents – **15% of Sum Insured or £2,000 (whichever is lower)**.
16. Accidental Damage to fixed glass sanitary fittings and shower trays.
17. Accidental Damage to underground pipes, cables and drains servicing the Buildings.
18. Cost of clearance of drains, sewers and gutters following damage.
19. Cost or replacement Risk Protection Equipment following a claim.
20. Cost of reasonable, but not exceptional measures to mitigate a loss.
21. Motor Contingent Liability risks – **Limit £2,000,000**.
22. Mortgage and other interests – The interest is noted in respect of any Residential Building or Residential Unit of all parties who have an interest in such property.

**For full contract terms, please request a policy wording – 0800 358 3444.**

**We can arrange increased limits if required on any of the above sums insured, if you feel these are inadequate for your own circumstances.**