



Policy Summaries

Ross & Liddell have pleasure in enclosing your Summary of Cover for your Allianz Cornhill Insurance Policies. Your invoice or other documentation issued to you will indicate which of the policies listed overleaf are appropriate to you.

Note that the statement and terms set out on pages 4 & 14 are relevant to all policies contained in this document.

**Summaries of Cover – Please note that pages 4 and 14
of this document are relevant to all Policies**

60/SP/11068010-1 - Comprehensive		
What is a Comprehensive Buildings Policy?	A Comprehensive Buildings policy will cover your Buildings and legal liabilities. The policy is underwritten by Allianz Cornhill.	Page 5
60/SP/11068010-2 – Shop		
What is a Shop Policy?	A Shop policy will cover the Buildings of your business. The policy is underwritten by the Allianz Cornhill.	Page 6
60/SP/11068010-3 – Restricted Perils		
What is a Restricted Perils Buildings Policy?	The Restricted Perils Buildings policy will cover buildings only with limited cover. The policy is underwritten by the Allianz Cornhill.	Page 7
60/SP/11068067 – Contents		
What is a Homeplan/ Homeplan Plus Policy?	A Homeplan/ Homeplan plus policy will cover your household contents and personal possessions. The policy is underwritten by the Allianz Cornhill.	Page 8
60/SZ/11068076-2 - Combined Liability		
What is a Combined Liability Policy?	A Combined Liability policy will cover your legal liabilities towards employees and third parties. This policy is underwritten by the Allianz Cornhill.	Page 9
60/SZ/11068076-1 – Property Owners Liability		
What is a Property Owners Liability Policy?	Combined Liability will cover your legal Liabilities as an owner of property, towards third parties. The policy is underwritten by Allianz Cornhill.	Page 10
60/SZ/11068077 – Loss of Rent		
What is a Loss of Rent Policy?	A Loss of Rent policy will cover your income from rent received. The policy is underwritten by the Allianz Cornhill.	Page 11
60/SZ/11068080 – Glass		
What is a Glass Policy?	A Glass policy will cover all fixed glass at the premises including shelves, showcases and mirrors. The policy is underwritten by the Allianz Cornhill.	Page 12
60/SZ/11068094 – Engineering		
What is an Engineering Policy?	An Engineering policy will cover your plant which requires inspection. The policy is underwritten by the Allianz Cornhill.	Page 13

Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable

Will I have any cancellation rights?

You have no right to cancel the policy.

How do I make a complaint?

If you have a **complaint** about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Cornhill Insurance Plc,
57 Ladymead,
Guildford, Surrey
GU1 1DB

Alternatively phone: 01483 552 438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive Compensation if Allianz Cornhill were unable to meet its liabilities?

In the event that Allianz Cornhill is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording, a copy of which is available on request.

Core Covers

Key Features and Benefits

“All Risks” Cover including the following:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake or Subterranean fire
- Storm, tempest or flood, Escape of water from tanks, apparatus or pipes, Impact by vehicles or animals
- Theft or attempted theft
- Accidental damage
- Subsidence
- Loss or damage caused by falling trees
- Automatic reinstatement of loss – sums insureds are not reduced following a claim subject to payment of the appropriate additional premium
- Public authorities – costs incurred in rebuilding or repair to a standard required by the authorities
- Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees
- Alternative Residential Accommodation – where the building is unfit for occupation up to 20% of the buildings sum insured
- Property Owners Liability covers legal liability to third parties for accidental injury or damage up to £5 Million any one claim
- Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Significant Exclusions or Limitations

- storm, tempest or flood to fences and gates
- damage due to terrorism unless insured separately on request
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- changes in water table level
- pollution or contamination
- Subsidence cover excludes:
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged;
 - the settlement or movement of made up ground
 - coastal or river erosion
 - defective design or workmanship or the use of defective materials
 - damage which commenced prior to inception of this cover
 - damage as a result of demolition,
 - excavation or other building work
- Fixed glass, sanitary fittings, theft, vandalism, malicious damage, burst pipes, leakage of oil after the building has been unoccupied or unfurnished for 30 consecutive days
- £50 excess applies (£250 – Malicious Damage and £1,000 - Subsidence, heave or landslide.)
- Property Owners Liability excludes:
 - injury to any employee
 - loss of or damage to property belonging to you or in your charge or control
 - liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any watercraft or aircraft
 - any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident
 - liability arising from your trade, profession or employment other than as owner of the building

CoreCovers

Key Features and Benefits

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake, Subterranean fire
- Storm tempest or flood, Escape of water from tanks, apparatus or pipes, Impact by vehicles or animals
- Damage to Buildings caused by Theft or attempted Theft
- Accidental damage
- Subsidence
- Automatic reinstatement of loss – sums insureds are not reduced following a claim subject to payment of the appropriate additional premium
- Public authorities – costs incurred in rebuilding or repair to a standard required by the authorities
- Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees
- Trace and access – costs of locating source of escape of water or fuel oil and repair costs – see policy for limit
- Contracting purchasers – your interest and that of the purchaser is protected during sale until purchase completion
- Non-Invalidation – prevents cover being invalidated by any act, omission, alteration or neglect, unknown to or outside your control
- Property Owners Liability covers legal liability to third parties for accidental injury or damage up to £5million any one claim

Significant Exclusions or Limitations

- storm, tempest or flood to fences and gates
- damage due to terrorism unless insured separately on request
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- changes in water table level
- pollution or contamination
- Subsidence cover excludes:
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged;
 - the settlement or movement of made up ground
 - coastal or river erosion
 - defective design or workmanship or the use of defective materials
 - damage which commenced prior to inception of this cover
 - damage as a result of demolition, excavation or other building work
- fixed glass, sanitary fittings, theft, vandalism, malicious damage, burst pipes, leakage of oil after the building has been unoccupied or unfurnished for 30 consecutive days
- £250 excess applies (£1,000 -subsidence, heave or landslip)
- damage to land, piers, jetties, bridges, culverts or excavations, livestock, growing crops or trees
- Property Owners Liability excludes:
 - injury to any employee
 - loss of or damage to property belonging to you or in your charge or control
 - liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any watercraft or aircraft
 - any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident
 - liability arising from your trade, profession or employment other than as owner of the building

CoreCovers

Key Features and Benefits

Loss of or Damage to the property caused by:

- Fire
- Storm
- Flood

- Automatic reinstatement of loss – sums insureds are not reduced following a claim subject to payment of the appropriate additional premium
- Public authorities – costs incurred in rebuilding or repair to a standard required by the authorities
- Professional fees – covers the cost of architects, surveyors legal and consulting engineers fees
- Alternative Residential Accommodation – where the building is unfit for occupation up to 20% of the buildings sum insured

Significant Exclusions or Limitations

- storm, tempest or flood to fences and gates
- damage due to terrorism unless insured separately on request
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- changes in water table level
- pollution or contamination
- £50 excess applies

CoreCovers

Key Features and Benefits

- Cover includes the following:
- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake
- Storm, tempest or flood, Escape of water from tanks, apparatus or pipes, leakage of oil, Impact by vehicles or animals
- Theft or attempted theft
- Accidental damage (Homeplan Plus only)
- Subsidence
- Accidental breakage of mirrors, glass tops to furniture and fixed glass in furniture
- Replacement of external door locks following theft of keys
- Loss or Damage to Contents during removal by professional removal firms (Homeplan Plus only)
- Unspecified Personal Possessions - (Homeplan Plus only)
- Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of the appropriate additional premium
- Falling trees or branches
- Temporarily removed contents up to 15% of the Sum Insured
- Legal Liability and Worldwide Personal Liability £1,000,000 any one occurrence
- Food in Freezers up to £1,000
- Credit Cards £500

Significant Exclusions or Limitations

- theft, malicious damage, escape of water or oil in your residence if unoccupied for more than 30 consecutive days
- theft or attempted theft not involving forcible and violent entry to or exit from the premises if your residence is loaned or let to anyone other than your relatives or personal friends
- storm, tempest or flood damage to trees, shrubs and plants growing in the open
- damage due to terrorism unless insured separately on request
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- faulty or defective design workmanship or materials
- changes in water table level
- pollution or contamination
- Subsidence cover excludes:
 - coastal or river erosion
 - defective design or workmanship or the use of defective materials
 - Theft, or attempted Theft, or Malicious Damage is excluded if you fail to comply with the minimum standards of physical security as detailed in the policy.
 - £50 excess applies (£1,000 - subsidence, heave or landslip)

Personal Possessions

- Accidental loss or damage to items specified individually

- £50 excess applies
- Wear and depreciation, mechanical or electrical defect

CoreCovers

Key Features and Benefits

Cover includes:

- Your legal liability towards any employee or person under a contract of service or apprenticeship with you for death or injury happening in the course of their employment with you up to £10 million any one claim
- Your legal liability to third parties for accident injury or damage up to £5 million any one claim
- Your legal liability to third parties for injury or damage caused by any commodity, article, or thing supplied, installed, erected, repaired, altered or treated by you up to £5 million any one claim and aggregate any one year
- Overseas personal liability – covers a temporary visit to any other country made in connection with the business.
- Motor contingent liability – indemnifies you against liability for vehicles not owned or provided by you in connection with the business
- Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any water craft or aircraft
- in respect of liability arising from products which attached solely under the terms of an agreement
- in respect of liability towards employees injury, loss or damage arising from manual work carried out outside of the EU
- loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1
- any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- occupiers liability arising from residential accommodation caused by a resident
- £250 third party property damage excess applies
- Deliberate acts of the Insured
- Damage to goods supplied
- Employers liability excludes visits to and work on any offshore rig or platform

CoreCovers

Key Features and Benefits

- Your legal liability to third parties for accidental injury or damage up to £5 Million any one claim
- Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you
- We will cover liability arising because you own your home or any other property excepted by us for insurance purposes including play area etc:
 - Injury to any person
 - Loss of or damage to property

Significant Exclusions or Limitations

- injury to any employee
- loss of or damage to property belonging to you or in your charge or control
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer or any watercraft or aircraft
- any liability in respect of pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident
- liability arising from your trade, profession or employment other than as owner of the building
- £250 third party property damage excess applies

CoreCovers

Key Features and Benefits

Loss of Rent receivable and increase in the cost of working following damage insured under your property damage policy, including:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or malicious damage, Earthquake, Subterranean fire
- Storm, tempest or flood, Escape of water from tanks, apparatus or pipes, Impact by vehicles or animals
- Theft damage to buildings
- Removal of debris costs
- Loss or damage caused by falling trees
- Indemnity period is 24 months
- Prevention of access due to damage to property in the vicinity of the premises
- Failure of utilities – limit £5,000

Significant Exclusions or Limitations

- if damage is excluded under your buildings property policy loss of rent is not covered
- damage due to terrorism unless insured separately on request
- radioactive contamination

Core Covers

Key Features and Benefits

Cover includes

- Breakage of glass for which you are responsible at the premises
- Reasonable cost of boarding up
- Replacement of alarm foil lettering, painting, embossing, silvering, or other ornamental work on glass following breakage - £250 any one incident
- Breakage of sanitary ware
- Damage to goods displayed caused by breakage of window. Limit £250 any one incident
- Damage to framework following glass breakage. Limit £250 any one incident

Significant Exclusions or Limitations

- Breakage arising out of fire or lightning or preventive or salvage operations consequent thereon
- Breakage due to dilapidation of frames
- Breakage of glass in greenhouses or conservatories
- Glass in signs or light fittings
- Any item flawed or broken at the commencement of this insurance
- £50 excess applies

Core Covers

Key Features and Benefits

Sudden and Unforeseen Damage to the insured property including:

- Accidental Damage
- Breakdown
- Explosion
- Collapse
- Limit of liability is £250,000
- Loss of or damage occurring within the EU to the insured property whilst located elsewhere temporarily or in transit.
- Debris removal
- Additional costs – necessary and reasonable costs incurred following loss or damage.
- Claims preparation costs – limit £2,500
- Payments on account – payments agreed in advance of final settlement of a claim
- Costs incurred in taking reasonable but exceptional measures to avoid or mitigate impending loss or damage which would have resulted in a claim

Significant Exclusions or Limitations

Loss or damage caused by:

- Fire or fire extinguishing fluid
- storm, tempest, flood, inundation, water, aircraft or other aerial devices or articles dropped there from
- explosion, other than specifically insured by the policy
- subsidence or other ground movement or displacement
- theft or attempted theft
- riot, strike, lockout and civil commotion
- The cost of maintenance, faulty workmanship or damage by direct application of tools
- Wear and tear, erosion, corrosion or deterioration.
- Gradually developing flaws or fractures or scratching of painted or polished surfaces
- Multiple lifting operations
- Waterbourne vessels
- Consequential losses
- Damage during testing or installation
- Pollution and contamination
- Damage due to terrorism unless insured separately on request
- £100 excess applies

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify Ross & Liddell via the dedicated claims line, telephone number **01 41 240 2626** (or alternatively, you can contact us at one of our claims handling offices):
- promptly, if an incident occurs that may lead to you making a claim
- immediately, in the event of a serious accident, loss or damage
- please provide your policy number and as much information as possible about the claim

Allianz Cornhill Claims Handling Offices

Birmingham

P.O. Box 11309
Birmingham, B37 7WZ
Tel: 0845 071 5151

Bristol

P.O. Box 2198
Bristol, BS99 7LH
Tel: 0845 071 2121

Glasgow

P.O. Box 26725
Glasgow, G2 5YB
Tel: 0845 071 2727

Leeds

P.O. Box 564
Leeds, LS1 4WJ
Tel: 0845 071 0347

Manchester

P.O. Box 361
Manchester, M50 3YZ
Tel: 0845 071 0340

Milton Keynes

P.O. Box 5525
Milton Keynes, MK9 2XR
Tel: 0845 071 0335

Woking

P.O. Box 952
Woking, GU21 6XQ
Tel: 0845 071 9191

For all Policyholders

Insurances

Please note that it is your responsibility to check that your current insurance contract(s) is adequate for your needs - see page 3. If you require further advices on this matter please contact Ross & Liddell's Insurance Department on 0141 221 9266 or e-mail insurance@ross-liddell.com

Reinstatement Value – Buildings Insurance

The sum insured should represent full building reinstatement costs to include professional fees, demolition costs etc. We strongly recommend that you review the sum insured on a regular basis and make the necessary revisions.

Ross & Liddell's Offices

Glasgow

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Glasgow, G1 4AW
Tel: 0141 221 9266

Paisley

25 Gauze Street
Paisley, PA1 1ES
Tel: 0141 889 8146

Edinburgh

6 Clifton Terrace
Edinburgh, EH12 5DR
Tel: 0131 346 8989

Website

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Please refer any Insurance queries to our Insurance Department, Ross & Liddell, 60 St Enoch Square, Glasgow, G1 4AW either by telephone on 0141 221 9266 or by e-mail insurance@ross-liddell.com