

### Policy summary

Some important facts about your MMA Property Owners insurance product is summarised below. This 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.

### About your cover

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Buildings 1a - Buildings: Accidental loss, destruction or damage including:</p> <ul style="list-style-type: none"> <li>• Removal of debris</li> <li>• Legal costs and expenses</li> <li>• Architects and surveyors fees</li> <li>• Local Authorities/Statutory regulations compliance costs</li> <li>• Automatic reinstatement of sum insured following a loss</li> </ul> <p>Extensions:</p> <ul style="list-style-type: none"> <li>• Day One Reinstatement 25%</li> <li>• Contracting Purchaser</li> <li>• Mortgagee</li> <li>• Replacement of locks £1,000 any one occurrence</li> <li>• Capital Additions £250,000 or 10% of the total sum insured limit</li> <li>• Non-Validation</li> <li>• Trace and Access £5,000 any one occurrence</li> <li>• Drain cleaning £25,000 any one occurrence</li> <li>• Fire Extinguishing Appliances £5,000 any one occurrence</li> <li>• Landscape Gardens £10,000 any one occurrence</li> <li>• Metered Water Charges £2,500 any one occurrence</li> <li>• Temporary Repairs</li> <li>• Unauthorised use of electricity gas or water £10,000 any one loss</li> </ul> <p>Additional Property Covered:</p>	<ul style="list-style-type: none"> <li>• Damage to Buildings in the course of construction</li> <li>• Damage to blinds or signs not securely fixed to the Buildings</li> <li>• Damage to fences and gates caused by storm</li> <li>• Damage caused by the use, removal, disposal, sale or storage of Asbestos</li> <li>• The first £250 of each and every loss or damage</li> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> </ul>	<p>Section 1a: Buildings</p>

<ul style="list-style-type: none"> <li>• Television Aerials</li> <li>• Underground Pipes and Cables.</li> </ul>		
<p>Section 1 c: Owners' Liability To The Public</p> <ul style="list-style-type: none"> <li>• £2,000,000 limit of 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</li> </ul> <p>Including:</p> <ul style="list-style-type: none"> <li>• Indemnity to joint insured and employees</li> <li>• Solicitors fees</li> <li>• Legal costs and expenses</li> <li>• Loading or unloading a motor vehicle</li> <li>• Motor vehicle contingency cover</li> <li>• Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972</li> </ul>	<ul style="list-style-type: none"> <li>• Products Liability</li> <li>• Liability of any amount in respect of liquidated damages, fines or penalties attributable solely due to contract</li> <li>• Injury or damage caused directly or indirectly from gradual pollution or contamination</li> <li>• Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos</li> </ul>	<p>Section 1c – Owners' Liability To The Public</p>
<p><b>Optional Covers:</b></p>		
<p>Section 1b: Glass</p> <ul style="list-style-type: none"> <li>• Accidental Damage to all fixed glass in windows doors or fanlights at the premises, including the cost of any necessary boarding up pending replacement</li> </ul>	<ul style="list-style-type: none"> <li>• Damage caused by scratching or chipping</li> <li>• Damage to glass already cracked at the commencement of insurance of this section</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Section 1b – Glass</p>
<p>Section 2: Rent:</p> <p>Loss of rent resulting from accidental loss destruction or damage to insured buildings including:</p> <ul style="list-style-type: none"> <li>• Prevention of Access</li> <li>• Alternative Accommodation</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to Buildings in the course of construction</li> <li>• Damage to blinds or signs not securely fixed to the Buildings</li> <li>• Damage to fences and gates caused by storm</li> <li>• Damage caused by the use, removal, disposal, sale or storage of Asbestos</li> <li>• The first £250 of each and every loss or damage</li> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> </ul>	<p>Section 2 - Rent</p>

<p>Employers Liability: £10,000,000 limit of 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</p> <p>Including:</p> <ul style="list-style-type: none"> <li>• Indemnity to joint insured</li> <li>• Solicitors costs for representation at any coroner's inquest or fatal injury or Court of Summary Jurisdiction</li> <li>• Legal defence costs for criminal proceedings relating to Health and Safety at Work act 1974</li> </ul>	<ul style="list-style-type: none"> <li>• Injury arising in connection with work on offshore installation</li> </ul>	<p>Section 3 – Employers Liability</p>
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#### **Flexible payment options:**

You can pay your premium including tax by monthly instalments provided that you meet our credit application criteria, a summary of which is shown in the application form

#### **Claims Procedure/Help Lines:**

Should you be unfortunate enough to make a claim, MMA Commercial Care Line will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

- Dedicated telephone number – 08708 44 44 47
- Dedicated fax number – 029 2037 2015
- In writing to – Commercial Care Line, PO Box 471, Cardiff, CF10 3WJ

#### **Business Legal & Taxation Helpline**

Should you require advice or guidance on any business legal problem you may use the 24 hours telephone helpline at any time within the period of insurance by contacting 0870 523 4657

#### **Cancellation Procedures:**

The policy may be cancelled:

By the Insured

- Giving written instruction to the Company at any stage of the duration of the contract

By the company:

- Sending fourteen days written notice in the event of non payment of any monthly premium
- Sending fourteen days written notice in all other circumstances by recorded delivery letter to the last known address of the Insured

In the event of the policy being cancelled by either party the insured will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance other than within the first fourteen days of either inception/renewal or, if later, the date from which the contractual terms and conditions have been received, when the Company may charge an administration fee in addition to the proportionate premium in respect of the expired portion of the current period of insurance

**Complaints Procedure:**

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact:

The Underwriting Manager or the Claims Manager at MMA Insurance PLC,  
Norman Place, Reading RG1 8DA.

If you consider the matter still unresolved:

1. Write to the Chief Executive at MMA Insurance PLC.

2. Ask for your case to be reviewed by the Financial Ombudsman Service  
(FSO) South Quay Plaza, 183 Marsh Wall, London E14 9SR.

There are a few instances where the FOS are not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

**Financial Services Compensation Scheme:**

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. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit

**Law Applicable To Contract:**

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the United Kingdom. We have chosen Scottish law if you live in Scotland and English law if you live elsewhere in the United Kingdom. Payment of your premium will be evidence of acceptance of our choice. If any other law is to apply, it must be agreed by both parties and evidenced in writing.

**About Us:**

MMA Insurance plc is part of the MMA Group – a major European insurer established over 100 years ago. In 2003 Group premium income was over £3 billion and gross worldwide assets were £17.5 billion.

MMA Insurance is a member of the Association of British Insurers and the Financial Ombudsman Service.

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