

JLT Beyond Flats Insurance

Summary of Cover
July 2007 Edition



An insurance package designed for flat owners and residents of blocks of flats.

Why choose JLT Beyond Flats Insurance?

JLT Beyond Flats Insurance Policy offers you comprehensive standard cover plus optional extras.

GLASS REPLACEMENT SERVICE

Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

INFLATION PROTECTION

We take away the burden of keeping your Buildings sums insured in line with inflation.

EXPERT CLAIMS MANAGEMENT

AXA Insurance take on the burden of negotiating with third parties on your behalf.

SPREADING YOUR COST

You can take up the option to pay your annual premium by interest free monthly direct debit – helping you to manage your cashflow.

LAW APPLICABLE

You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Making business insurance more personal



Policy Summary

Your JLT Beyond Insurance policy is administered and underwritten by AXA Insurance UK plc.

You must provide a copy of this Policy Summary to all parties with an interest under the insurance and make them aware that a copy of the Policy document is available upon request.

This document is a summary of the insurance cover provided by the JLT Beyond Flats Insurance product and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover – JLT Beyonds Flats Insurance policy offers comprehensive cover for owners and residents of Blocks of Flats including Buildings, Communal Contents Employers' and Public Liability. Please refer to your Policy Schedule for full details of your cover.

The maximum amount we will pay is the Sum Insured or Limit shown within your Policy Wording or on the Policy Schedule.

Features and Benefits

Cover applies to Great Britain, Northern Ireland, the Isle of Man and Channel Islands and additionally in respect of Business Liability to temporary visits abroad excluding off-shore

Buildings			
COVER OFFERED	STANDARD COVER	OPTIONAL COVER	POLICY REF
Replacement value of Buildings, Flats or rented Private Dwelling Houses and associated outbuildings/garages (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by the Insured		Page 11
'All Risks' cover including Subsidence being subject to certain exclusions	✓		Pages 8 and 9
Automatic Reinstatement of Sum Insured following a loss	✓		Page 12
Damage to cables, drains and underground pipes	✓		Page 9
Cover for tracing and making good leaking underground pipes, drains and cables	£5,000 per Block and £25,000 in any period of insurance		Page 9
Accidental Glass Breakage for fixed glass and sanitaryware	✓		Page 9
Loss of Rent/Alternative Accommodation expenses as a result of damage covered by the Policy	20% of Buildings Sum Insured		Pages 9 and 10
Damage to landscaped gardens caused by Emergency Services	£25,000 in any one period of insurance		Page 10
Replacement of locks and keys following theft	£1,000 per Block £25,000 in any period of insurance		Page 10
Loss of metered water as a result of bursting or leaking pipes	£5,000		Page 10
Accidental Damage to closed circuit television	£5,000		Page 10
Removal of bees/wasps nests	£250		Page 10
Tree felling/lopping required as a result of damage covered by the Policy	£500 per claim and £2,500 in any period of insurance		Page 10
Unauthorised occupation – removal of occupants and public utilities costs	£5,000 per flat and £25,000 in any period of insurance		Pages 10 and 11

Features and Benefits

Communal Contents			
COVER OFFERED	STANDARD COVER	OPTIONAL COVER	POLICY REF
Replacement value of Communal Contents	£20,000	Increased Sums Insured	Page 14
'All Risks' cover including Subsidence being subject to certain exclusions	✓		Page 13
Curios and Works of Art	£1,000 per item		Page 13
Money the property of the Residents Association whilst in transit or in a locked drawer/safe	£1,000		Page 14
Landlords gardening equipment	£1,000		Page 14
Other cover available			
Terrorism cover		✓	Pages 19 and 20
Liability			
Employers Liability	£10m		Pages 17 and 18
Public Liability for property owners	£5m	£10m	Pages 15 and 16
Cover for legal defence costs for prosecutions under the Health and Safety at Work etc Act 1974	✓		Page 15
Legal Liability incurred under the Defective Premises Act	✓		Page 16
Optional Extension			
Directors and Officers Cover		£500,000	Wording available

Significant or Unusual Exclusions and Limitations	
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	APPLIES TO
The property must be maintained in a good state of repair and reasonable precautions must be taken to avoid any loss	Buildings & Communal Contents
Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied	Buildings & Communal Contents
Date Recognition Exclusion	All covers except Employers Liability
Computer or data processing equipment, operator error, virus or hacking	Buildings and Communal Contents
Terrorism Exclusion (some cover available as an optional extra)	All covers
Subsidence damage to property except garages where main building is not damaged at the same time	Buildings
Diminution in market value	Buildings and Communal Contents
Theft or Malicious Damage by the Insured (or member of their family) or any resident or Employee	Buildings and Communal Contents
Theft of gardening equipment not involving forcible and violent entry	Communal Contents
Property in the open, valuables, gold, silver, furs and jewellery	Communal Contents
Gradually operating causes eg. rust, rot, corrosion and gradual pollution	Buildings & Communal Contents and Public Liability
Fines and penalties imposed	Liability covers
Liability assumed by agreement	Public Liability
Liability for which compulsory motor insurance is required	Employers' and Public Liability
Damage to property in your custody	Public Liability

Excesses	
POLICY EXCESSES	
Subsidence minimum excess	£1,000
Public Liability – property damage	£100
Buildings and Contents wholly Concrete Floored Properties	
(i) Malicious Damage, Storm, Flood, Escape of Water, Theft or Accidental Damage	£100
(ii) All other losses except Subsidence	Nil
Buildings and Contents Timber Floored Properties	
(i) Malicious Damage, Storm, Flood, Escape of Water, Theft or Accidental Damage	£200
(ii) All other losses except Subsidence	Nil



POLICY DURATION

This is an annually renewable Policy.

SUMS INSURED

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this may jeopardise your claim or cover.

YOUR CANCELLATION RIGHTS

You may cancel at any time. A full explanation of your cancellation rights can be found in your policy booklet under General Conditions.

CLAIM NOTIFICATION

In the event that you need to make a claim under your Policy, you should contact AXA Insurance 24 hrs a day on 0845 30 36 300.

MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to Jardine Lloyd Thompson, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should refer to your policy document for details of how to take your complaint further.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

FINANCIAL SERVICES COMPENSATION

SCHEME (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at www.fscs.org.uk

FINANCIAL SERVICES AUTHORITY REGULATION

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.





JLT Beyond is a product arranged by Jardine Lloyd Thompson UK Limited. Lloyd's Broker.
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In order to maintain a quality service, telephone calls may be monitored or recorded.

Be Life Confident

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