

## The Employers' Liability Tracing Office

### The new Employers' Liability Tracing Office (ELTO) is now up and running.

The ELTO replaces the current voluntary Employers' Liability Code of Practice (ELCOP) tracing service, which has been in place since 1999 and has helped around 20,000 claimants trace their Employers' Liability (EL) insurer to pursue a claim.

The ELTO service is being introduced by the insurance industry to make it easier to search for previous EL insurance policies using a central database. It will contain all new and renewed EL insurance policies from April 2011, as well as policies from before April 2011 that have new claims made against them, and policies that have been identified through the tracing service.

Both insurer members and solicitors will need to complete the registration process in preparation for the new service. This will enable insurers to upload data and lawyers to use the online tracing service once the function is live.

Property Protector residential contracts include Employers' Liability cover as standard, so we will provide our partner insurers with the relevant information. The purpose of providing the EL cover for our clients is to protect them when employing casual labour - including gardeners and cleaners - to maintain their properties.

HMRC requires UK businesses employing one or more people to have an ERN reference number for their employees income tax and national insurance contributions. There is an exception for employees below the PAYE threshold of £503 per month. Property owners not employing full time staff are likely to fall within this category so an ERN is unlikely to be available for them, but those employing people earning more than the threshold will need to provide their ERN number from 1 April 2011.

We will initially be providing the insurers with details of our residential customers and those commercial customers who have purchased the EL cover as an optional extra. In addition, later in the year our IT suppliers will provide a question set to enhance our record keeping in time for the mandatory date for providing the information of 1 April 2012.

## Meet the team

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property  
protector

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Stay 'in the know' with our quarterly Property Protector newsletter.



**Message from Sean Neal, Partner at Property Protector:**  
Property Protector Residential is relaunching its products this month.

### Relaunch and Rebrand

We've taken the opportunity to rebrand all our residential products on a gold, silver and bronze basis.

Since the inception of the Property Protector scheme in 2002, over 5,500 policies are in force throughout the UK, with over 85 network members actively promoting the service. The scheme is backed by major property insurance specialists Zurich Insurance, Towergate Let Properties and Arag.

Market feedback and testimonials from our fellow members suggest that:

- Service standards remain unrivalled
- The dedicated 24/7 claims service provided by Cunningham Lindsey, together with Home Emergency Assistance which protects customers in the event of a domestic emergency at their property, is first class
- Competitive commission levels range from 20-30%, depending upon the volume of trading

### Recent customer successes include:

- Managing and Letting Agents' residential block policies
- Commercial cases for trustees and executors, individuals, sole traders and limited companies
- Management companies including tailored legal expenses covers
- Broker Rollovers
- We have recently extended our branded Property Protector product range by adding a Tenants' Contents Contract

**For more information on Property Protectors range of policies, contact us on 0115 968 3293 or email richard@bnlpp.co.uk**

### In this edition you will see features on

**The relaunch of our residential Property Protector products**

**The new Employers' Liability Tracing Office**

**If there are any issues that you would like addressing in the next edition of the Property Protector newsletter, please call us on 0115 968 3293 or email richard@bnlpp.co.uk**

# Residential products relaunched - Gold, Silver and Bronze

We are delighted to announce the relaunch of our Property Protector residential products. We've taken the opportunity to rebrand the products and are now using gold, silver and bronze to categorise the different levels of policy cover. This is Property Protector's solution to the direct writers of landlords' business and is based upon best practice for product covers with solutions that can fit the pocket of all customers.

## Gold - our premier product offering exemplary cover

Our premier contract has been renamed 'Gold' and continues to be one of the leading products on the market. We have realigned the levels of policy excess in line with similar policies.

This contract suits the high net worth type customers. The package includes the following as standard covers:

- Full employers' and public liability covers
- Terrorism and subsidence
- Property emergency and legal protection with 24/7 help
- Criminal activity is not excluded from the cover so malicious damage by tenants can be fully protected
- High limits apply for trace and access cover, loss of rent

• Full cover maintained during gaps between tenants  
Remember that most lending institutions will require these covers as a condition of their finance arrangements. This package remains one of the widest available on the market.



## Bronze - quality cover at a very competitive price

The third option is our Bronze policy, offering similar cover to the 'Lite' policy.

Written on the basis of our new silver wording, with a few restrictions in cover and a higher excess, we have been able to negotiate some significant rating discounts to enable you to compete with the direct insurers in the current competitive property owners' marketplace.

This contract suits customers looking for low premiums who can afford to partly self-insure by carrying out repairs themselves, or portfolios with a spread of risk, and will carry a higher excess.

- Domestic Employers' and property owners' liability cover (£2m limit)
- Terrorism optional
- Property emergency and legal protection with 24/7 help excluded
- Criminal activity is excluded from the cover so malicious damage by tenants is limited if occupied as a Cannabis Factory and a lower overall limit applies
- Lower limits apply for trace and access cover
- Subsidence is included
- Cover reduced after 90 days unoccupied

This package is price competitive at the lower end and should see off the direct writers of the market.



## Silver - our new mid-range product offering excellent value

Our old 'Lite' contract has been re-written, improved and renamed 'Silver'. The key enhancements are:

- Trace and Access Cover - now increased to £25,000 (from £5,000)
- Lock Replacement Cover - now increased to £5,000 (from £500)
- Property Owners' Liability - now increased to £5,000,000 (from £2,000,000)
- Standard Policy Excess - now £100 (reduced from £200)
- Malicious Damage and Theft by Tenant - cover limitation removed. Cover under the section of the policy was previously limited to £ 5,000 per claim. The limit has now been removed for professional, student and dss tenants

Our silver policy has also been extended to include up to £5,000,000 contents liability. This automatically provides cover for your clients' legal obligations arising from the ownership of their contents, providing cover beyond Section 3 of The Defective Premises Act.

The standard policy excess for residential risks will reduce from £200 to £100. The standard excess in respect of subsidence, heave and landslip remains unchanged at

£1,000 and claims in respect of Escape of Water Claims remains at £250.

This contract suits customers looking for good value for money with lower general excess and with options to include some of the wider covers as follows:

- Domestic Employers' and property owners' liability covers
- Cover for Terrorism is now available as an option. Should you wish to include Terrorism cover we can obtain quotations on your behalf
- Property emergency and legal protection with 24/7 help optional
- Criminal activity is excluded from the cover so malicious damage by tenants is limited if occupied as a Cannabis Factory
- Subsidence is included
- Cover reduced after 90 days unoccupied

This package compares well with most on the market in terms of cover and price, but also benefits from Property Protector service standards. This exclusive wording is only available to Broker Network Members.



Please refer to the comparison table enclosed for full details on each of the residential products available

For more information on Property Protectors range of policies, contact us on • 0115 968 3293 or email richard@bnlpp.co.uk

# Property Protector Comparison Table

Compare our Residential Contracts



Benefits/Product	Gold	Silver	Bronze
<b>Standard Level of Cover</b>	Accidental Damage	Accidental Damage	Accidental Damage
Tenant Acceptance Criteria	Prof/DSS/Student	All Tenant Types #	All Tenant Types #
Basis of Contract	Statement of Fact	Statement of Fact	Statement of Fact
Terrorism Cover	Included	Excluded	Excluded
Trace and Access Cover	£100,000	£25,000	£1,000
Lock Replacement Cover	£25,000	£5,000	£500
Alterations/Capital Additions (Buildings)	20% or £1m	Excluded	Excluded
Loss of Metered Utilities	No Limit	£1,000	£1,000
Alternative Accommodation	30% Sum Insured	30% Sum Insured	30% Sum Insured
Loss of Rent Cover (See extended)	30% 12/24/36 months	30% Unlimited Period	30% Unlimited Period
Property Owners Liability (See extended)	£5,000,000	£5,000,000	£2,000,000
Contents Liability	£5,000,000	£5,000,000	£2,000,000
Employers Liability (See extended)	Included	Domestic Employees	Domestic Employees
Subsidence Cover	Included	Included	Included
Malicious Damage by Tenant	Included	Included	Included up to £5,000
Theft by Tenant	Inoperative	Included	Included up to £5,000
Employees/Visitors Effects	£500	Excluded	Excluded
Landscaping Costs/Emergency Access	£25,000	£1,000	£1,000
Inspection/Services Warranty (if empty)	after 45 days	after 90 days	after 90 days
Empty/Unoccupied Cover Restriction	None	restricted after 90 days	restricted after 90 days
Tree Felling/Eviction of Squatters	up to £500/50,000	Excluded	Excluded
Legal Indemnities (See extended)	Included **	Excluded	Excluded
Legal Expenses Cover	Included **	Optional	Optional
Property Emergency Cover	Included **	Optional	Optional
Rent Guarantee	Optional	Optional	Optional

**Policy Excess** (higher excess or voluntary excess may also apply)

	Gold	Silver	Bronze
Fire, Lightning, Explosion, Aircraft	nil	£100	£250
General Excess	£ 175 / £ 250	£100	£250
Malicious Damage/Theft Excess	£250	£100	£250
Unoccupied Property/Asylum Seekers	£ Variable	£250	£500
Escape of Water Excess	£250	£250	£1,000
Subsidence Excess	£1,000	£1,000	£1,000
Underwritten By	Zurich Insurance	TULP RSA Consortium	TULP RSA Consortium
Legal Expenses & Property Emergency provided by	ARAG	ARAG	ARAG
** Further Information Section	See Key Facts Document	See Key Facts Document	See Key Facts Document
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This comparison is provided as an aid. It does not replace the policy wording or policy summary which you should refer to for the full policy cover provided

# Property Protector Comparison Table

Benefits of Property Protector Gold



Property Owners Liability	Gold	Silver	Bronze
Defective Premises Act	Yes	Yes	Yes
Products Liability	Yes	Excluded	Excluded
Consumer Protection Act - Defence	Yes	Excluded	Excluded
Contingent Motor Liability	Yes	Excluded	Excluded
Corporate Manslaughter	Yes	Excluded	Excluded
Court Attendance Costs <small>Director/Employee</small>	£250 / £100	As agreed	As agreed
Data Protection Act	Yes	Excluded	Excluded
Environmental Clean Up Costs	£1,000,000	Excluded	Excluded
Health & Safety at Work Act - Defence	Yes	Excluded	Excluded
Indemnity to Directors & Employees	Yes	Excluded	Excluded
Indemnity to Principal	Yes	Excluded	Excluded
Legionella	Yes	Excluded	Excluded
Personal Liability Overseas	Yes	Excluded	Excluded
Libel and Slander	Yes	Excluded	Excluded

## Employers Liability

	Gold	Silver	Bronze
Employee Definition	See policy wording	Domestic Employee*	Domestic Employee*
Corporate Manslaughter	Yes	Excluded	Excluded
Court Attendance Costs	Yes	As agreed	As agreed
Health & Safety at Work Act - Defence	Yes	Excluded	Excluded
Indemnity to Directors & Employees	Yes	Excluded	Excluded
Indemnity to Principal	Yes	Excluded	Excluded
Injury to Partner or Proprietor	Yes	Excluded	Excluded
Private Work for Insured by Employees	Yes	Excluded	Excluded

\* Cover for Domestic Employees is granted as an extension of the Property Owners Liability Cover

## Business Interruption/Loss of Rent

	Gold	Silver	Bronze
Rent Receivable	Yes	Yes	Yes
Alternative Accommodation	Yes	Yes	Yes
Rent Receivable on Capital Additions	Yes	Excluded	Excluded
Cost of Reletting	Yes	Excluded	Excluded
Loss Resulting from Legionellosis	Yes	Excluded	Excluded
Loss of Attraction	Yes	Excluded	Excluded
Notifiable Diseases, Murder & Suicide	Yes	Excluded	Excluded
Unlawful Occupation of the property	Yes	Excluded	Excluded
Book Debts	Yes	Excluded	Excluded

## Legal Indemnities

	Gold	Silver	Bronze
Defective Title Cover	Yes	Excluded	Excluded
Restrictive Covenant	Yes	Excluded	Excluded
Absence of Easements	Yes	Excluded	Excluded
Perpetuity Cover	Yes	Excluded	Excluded

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