



**Flats and Residential Property Owners**  
Buildings and Contents Insurance  
Summary of Cover

Sovereign

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

**Why choose AXA's Flats Insurance?**

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AXA's Flats Insurance Policy offers you comprehensive standard cover plus optional extras.

**Someone to Help You When You Need It** – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

**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 – we use recognised independent price indices to amend your sums insured to reflect inflation.

**Expert Claims Management** – We 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 monthly direct debit - helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

# Policy Summary

*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 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 – AXA’s 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 the Channel Islands and additionally in respect of Employers 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 8     |
| ‘All Risks’ cover including Subsidence being subject to certain exclusions  | ✓   |                | Page 8     |
| 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                            |                | Page 9     |
| 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    |

| <b>Features and Benefits</b>  |  |                       |                   |
|---|--|-----------------------|-------------------|
| <b>Cover Offered</b>  | <b>Standard Cover</b>                                  | <b>Optional Cover</b> | <b>Policy ref</b> |
| 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 |                       | Page 10           |

| <b>Features and Benefits</b>  |                       |                        |                   |
|---|-----------------------|------------------------|-------------------|
| <b>Communal Contents</b>  |                       |                        |                   |
| <b>Cover Offered</b>  | <b>Standard Cover</b> | <b>Optional Cover</b>  | <b>Policy ref</b> |
| Replacement value of Communal Contents  | £20,000               | Increased Sums Insured | Page 13           |
| '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 draw/safe      | £1,000                |                        | Page 14           |
| Landlords gardening equipment   | £1,000                |                        | Page 14           |
| <b>Other cover available</b>  |                       |                        |                   |
| Terrorism cover   |                       | ✓                      | Page 19           |
| <b>Liability</b>  |                       |                        |                   |
| <b>Cover Offered</b>  | <b>Standard Cover</b> | <b>Optional Cover</b>  | <b>Policy ref</b> |
| Employers Liability   | £10m                  |                        | Page 17           |
| Public Liability for property owners  | £5m                   | £10m                   | Page 15           |
| 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           |
| <b>Optional Extension</b>   |                       |                        |                   |
| <b>Cover Offered</b>  | <b>Standard Cover</b> | <b>Optional Cover</b>  | <b>Policy ref</b> |
| Directors and Officers Cover  |                       | £500,000               | Wording available |

| <b>Significant or Unusual Exclusions and Limitations</b>   |  |
|--|--|
| <b>Significant or Unusual Exclusions and Limitations</b>   | <b>Applies to</b>                                  |
| 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 & 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                                   |

| <b>Excesses</b>   |        |
|---|--------|
| <b>Policy Excesses</b>  |        |
| 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 | £250   |
| (ii) All other losses except Subsidence   | Nil    |

### **Policy Duration**

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This is an annually renewable Policy.

### **Sums Insured**

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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.

### **Law Applicable**

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You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

### **Your Cancellation Rights**

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You may cancel this Policy during the 14 days after the receipt of your policy documents by giving notice in writing to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the Policy which are still under consideration
- no incidents likely to give rise to a claim but are yet to be reported to us

during this 14 day Period of Insurance, we will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

### **Claim Notification**

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In the event that you need to make a claim under your Policy, you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance 24 hrs a day using the appropriate telephone number from the following table. The branch through which your Policy is administered will be shown on your Policy schedule:

| <b>Branch Administering Your Policy</b> | <b>Claims Telephone Number</b> |
|---|--------------------------------|
| Birmingham                              | 0870-333-0936                  |
| Bolton (Spirit Unit)                    | 0870-333-0936                  |
| Bristol                                 | 0870-900-0860                  |
| Cardiff                                 | 0870-900-0860                  |
| Carlisle                                | 0870-333-0936                  |
| Glasgow                                 | 0870-333-0936                  |
| Ipswich                                 | 0870-900-0860                  |
| Leeds                                   | 0870-333-0936                  |
| Leicester                               | 0870-900-0860                  |
| London (Property Owners Unit)           | 0870-900-0867                  |
| London General                          | 0870-900-0860                  |
| Maidstone                               | 0870-900-0860                  |
| Manchester                              | 0870-333-0936                  |
| Newcastle                               | 0870-333-0936                  |
| Reading                                 | 0870-900-0860                  |
| Redhill                                 | 0870-900-0860                  |
| Sheffield                               | 0870-333-0936                  |
| Southampton                             | 0870-900-0860                  |

### **Policy Administration Fees Condition**

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We may charge you an administration fee if we

- make any changes to the Policy on your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to you.

We will not make a charge without informing you.

### **Making A Complaint**

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If you have a complaint about your Policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your Policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

### **Financial Services Compensation Scheme (FSCS)**

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AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

### **Regulatory Status**

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AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.



**Property Protector**  
Registered address:  
107 High Road, Beeston, Nottingham, NG9 2JU.  
Property Protector is Authorised and Regulated by  
the Financial Conduct Authority.



**AXA Insurance UK plc**  
Registered in England and Wales No 78950.  
Registered Office: 5 Old Broad Street, London EC2N 1AD.  
A member of the AXA Group of Companies. AXA Insurance UK plc is  
authorised by the Prudential Regulation Authority and regulated by  
the Financial Conduct Authority and the Prudential Regulation Authority.  
Telephone calls may be monitored and recorded.