

Policy Summary



ARO

Product **Commercial
Property Owners**

Commercial Property Owners Insurance

Policy Summary

The insurance cover is provided by Liberty Mutual Insurance Europe Limited & Aro Underwriting Group Limited, Aro Landlord is a trading name of ARO UNDERWRITING GROUP LIMITED, who are authorised to underwrite and administer this policy on behalf of Liberty Mutual Insurance Europe Limited and Allied World Assurance Company (Europe) dac.

Liberty Mutual Insurance Europe Limited (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. LMIE (company number 1088268, PCA/FCA no.: 202205) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England & Wales at 20 Fenchurch Street, London, EC3M 3AW. Tel.: +44 (0) 20 3758 0000.

Allied World Assurance Company (Europe) dac, a private company (company number 361888, EEA/FCA no.: 219772) registered in Ireland with its registered office at 3rd Floor Georges Quay Plaza, Georges Quay, Dublin 2, Ireland and its UK branch office at Floor 19, 20 Fenchurch Street, London EC3M 3BY. The company is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details of the extent of regulation by the Financial Conduct Authority are available on request.

The Commercial Property Owners policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and rent plus coverage for glass, Property Owners Liability and Employers Liability. It is designed to meet the demands and needs of Commercial Property Owners who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements.

Optional features are also available, and these can be used to amend the policy cover to meet wider requirements that you may have.



This Policy Summary does not describe all the terms and conditions of your policy, so please take the 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.

Significant features and benefits of the policy

Section 1 – Buildings

Loss or damage to the buildings caused by fire, explosion, lightning, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil, theft or attempted theft, collision, falling aerials and trees, subsidence, ground heave and landslip, frost damage, fixed glass/sanitary ware, accidental damage to buildings

Cover up to the buildings sum insured as shown in the policy schedule

Day One Inflation Uplift

Inflation uplift applicable to the Declared Value at inception – **25%**

Landlord's Contents

Landlord's Contents, fixtures and fittings the property belonging to you or for which you are responsible whilst contained within the building(s)

Cables, Pipes, Tanks

Accidental damage for which you are legally responsible

Trace and Access

Cost of locating the source of the damage caused by escape of water or oil up to **£2,500 for any one claim, up to £25,000 in any one period of Insurance**

Emergency Access/Landscape Gardens

Cost of making good loss or damage to the buildings or landscaped gardens or grounds caused by a member of the emergency services to prevent loss or damage to the property up to **£10,000**.

Removal of Debris

Following damage covered by this section the costs incurred in removing debris, dismantling demolishing shoring up or propping up that part of the buildings destroyed or damaged

Replacement of Locks

Cost of replacement of locks at the property following theft of keys up to **£500**.

Metered Water or Heating Oil

Additional meter water or heating oil charges incurred as a result of damage up to **£2,500**

Section 2 – Glass

Loss or damage to all fixed glass in the building specified in the schedule

Section 3 – Rent

Loss of Rent resulting from damage to the property up to the sum insured specified in the schedule

Section 4 – Property Owners' Liability

Property Owners' Liability – up to £5,000,000 limit of liability as specified in the schedule

Legal liability as owner but not occupier of the property
or

Legal liability under Defective Premises Act

Up to the limit of indemnity specified in your schedule plus costs

Section 5 – Employers' Liability

Employers Liability - £10,000,000 limit of liability

Legal Liability for bodily injury sustained by an employee which arises out of employment by you in connection with your business

Significant and unusual exclusions or limitations of the policy

Section 1 – Buildings

The amount up to the excess shown in your schedule

Accidental Damage, Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your property is unoccupied

Section 2 – Glass

Damage caused by scratching or chipping or to glass already cracked at the commencement of the insurance

Section 3 – Rent

Loss or damage caused while the property is unoccupied or vacant

Section 4 – Property Owners' Liability

Property owners' liability arising from the occupation of the buildings or to any business use of the building

Legal Liability arising from

- Bodily injury to you or a family member or an employee
- Damage to property owned or the ownership of any land or building
- Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1999

Section 5 – Employers' Liability

Legal Liability in respect of injury arising from

- the ownership, possession or use by or on behalf of you of any mechanically propelled vehicle or trailer which is subject to any road traffic legislation
- work on, visiting or travelling from Offshore Installations
- any employee operating or working on a sling and/or cradle
- any work arising from tree felling or lopping

Customer Information

Should you need to make a claim:

The Claims Manager for the purpose of the Claims Conditions is;
Davies Managed Systems, 4th Floor, Telecom House, Trinity Street, Hanley, Stoke on Trent, ST1 5NA.

To notify a loss, or a circumstance, claim or an Impending prosecution etc. under Sections 2 or 3 email: newclaims.liberty@davies-group.com

All other communications with the Claims Manager shall be sent by email to:

post.liberty@davies-group.com

or by post or by hand to DMS at the above address.

The Claims Manager will also be available on **0344 8562 364**.

Immediately tell the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number

How to cancel your policy

You have the right to cancel this policy for whatever reason within 14 days of the commencement of this policy or from when **you** get **your** policy documentation (whichever happens later) and **you** will receive a full return of any premium paid, unless a claim has been made.

If you cancel after 14 days of the commencement of this policy or from when **you** get **your** policy documentation (whichever happens later) and provided that **you** have not had a claim accepted under this policy, **we** will refund the premium for the exact number of days remaining in the current period of insurance minus an administration fee of £15 to cover our administration costs.

If no premium has been paid and **you** have not had a claim accepted under this policy, **we** only will charge **you** for the exact number of days for which **you** have had this policy (inclusive of Insurance Premium Tax) minus an administration fee of £15 to cover our administration costs.

If a claim has been accepted under this policy, no refund of premium for the unexpired portion of the current period of insurance will be returned to **you**.

In order to cancel this policy, please contact **your** Broker.

How to make a complaint

If you feel dissatisfied with the service you have received

Our Service

Our aim is always to provide **you** with the highest level of customer service. If **you** feel that **we** have failed to maintain this standard, then this document outlines the procedure **we** will use to deal promptly and fairly with any issue **you** raise. Please note that **we** record and monitor all complaints centrally to make sure the matter is dealt with properly and that action is taken to avoid a similar problem arising in the future.

What to do next

If you wish to make a complaint, you can do so at any time, free of charge, by referring the matter by e-mail, in writing, by telephone or in person to

E: ian.page@aro-underwriting.com

W: www.aro-underwriting.com

Customer Services

Aro Underwriting Group Ltd,
Sackville House,
55, Buckhurst Avenue,
Sevenoaks.
Kent
TN13 1LZ
T: 01732 783575

What we need to know

Please make sure **you** are able to quote **your** policy details, including **your** policy number.

What we will do

If **we** resolve **your** complaint to your satisfaction within 3 business days after the day of receipt, **you** will receive a Summary Resolution Communication in writing. This response will include the fact that a complaint was made and is now considered resolved, either by accepting the complaint and offering redress; or rejecting the complaint with a full explanation.

If **we** are unable to resolve **your** complaint by the close of 3 business days, **we** will escalate this to a formal complaint stage. **We** will notify **you** with an acknowledgment letter, outlining timescales and the details of who will be handling **your** complaint. **We** will send you a final response letter within 8 weeks of receipt of the complaint. In some circumstances, if the complaint concerns the insurers of **your** policy we will make sure **your** complaint is passed to them in order to respond to **you** quickly to proceed in accordance with the process as explained above. If that is the case, they will contact you direct and explain when you will hear further from them. If you wish you can complain direct to your insurer **Liberty Mutual Insurance Europe Limited**. Please see their contact details as follows:

Complaints Manager,
Liberty Mutual Insurance Europe Limited
20 Fenchurch Street
London EC3M 3AW
Phone: 020 375 80840
Email: Complaints@libertyglobalgroup.com

If after making a complaint **you** are still not satisfied (or **we** (or your insurer) have failed to respond within 8 weeks of receipt of **your** complaint) **you** may be entitled to refer the dispute to the Financial Ombudsman Service ("FOS"), who can be contacted at:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk. Eligible complainants are: (a) Private policyholders acting outside their trade, business or profession; (b) charities with an annual income of less than £1m; or (c) commercial policyholders with a group annual turnover less than €2m and fewer than 10 employees. Further information along with the details of how to submit a complaint to the FOS is available on their website, via the following link <http://www.financial-ombudsman.org.uk/default.htm>

Making a complaint will not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS compensates the customers of an insurer or insurance intermediary if it is unable to meet its obligations under a policy due to financial difficulties (for example, if it has been placed in provisional liquidation or administration).

Full details and further information on the scheme are available from the FSCS at www.fscs.org.uk

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