

# Complete Property Owner Certificate

This document is intended for the intermediary or policyholder to pass on to policy beneficiaries. Please direct any questions to the person who deals with your insurance.

**Policy Number:** <Policy Number>

**Account Number:** <Branch><Account number>

**Insurance Intermediary:** <Agent Name>

**The Insurer:** Allianz Insurance plc

**Premises Address:** <Address Lines 1-x><Country><PostCode>

**Effective Date:** DD/MM/YYYY

**Renewal Date:** DD/MM/YYYY at 12.00 hrs

## Section 1 Property Damage

Description	Declared Value	Sum Insured
Buildings (excluding Landlord's Fixtures and Fittings and Tenants' Improvements)	£<SI>	£<SI>
Contents of Common Parts	£<SI> or £0	£<SI> or £0
All Other Contents	£<SI> or £0	£<SI> or £0
Tenants' Improvements	£<SI> or £0	£<SI> or £0
Landlord's Fixtures and Fittings	£<SI> or £0	£<SI> or £0
Sprinkler leakage		<Insured/Not Insured>
Subsidence		<Insured/Not Insured>
Accidental Damage		<Insured/Not Insured>
<b>Policyholder Excess</b>		
Subsidence Excess		£<Excess>
Property Damage Excess		£<Excess>

Please refer to the Policy Schedule for any applicable excesses.

## Section 2 Loss of Rent

<Show Not Insured if relevant>

Sum Insured £<SI>

Maximum Indemnity Period (months)

&lt;Indemnity period&gt;

### Section 3 Property Owners Liability

&lt;Show Not Insured if relevant&gt;

Limit of Indemnity

£&lt;SI&gt;

This section provides indemnity to the named Insured only and will not indemnify the tenant in respect of their own legal liability.

### Section 4 Employers' Liability

&lt;Show Not Insured if relevant&gt;

Limit of Indemnity

£&lt;SI&gt;

### Section 5 Personal Accident

&lt;Insured/Not Insured&gt;

### Section 6 Commercial Legal Expenses

&lt;Insured/Not Insured&gt;

### Section 7 Terrorism

Terrorism – Property Damage

&lt;Insured/Not Insured&gt;

Terrorism – Business Interruption

&lt;Insured/Not Insured&gt;

## Annualised Premium Details

Section 1 Property Damage	£<Premium>
Section 2 Loss of Rent	£<Premium>
Section 3 Property Owners Liability	£<Premium>
Section 4 Employers' Liability	£<Premium>
Section 5 Personal Accident	£<Premium>
Section 6 Commercial Legal Expenses	£<Premium>
Section 7 Terrorism	£<Premium>
Premium (excluding IPT)	£<Total>
Insurance Premium Tax (IPT)	£<IPT>
Total Premium (including IPT)	£<Total Premium>

VAT is not applicable for this product

**Please note all figures detailed above are approximate for this premise**

**For further information about the terms of cover and policy exclusions please request the following documents from the person who deals with your insurance:**

- 1. Policy Schedule**
- 2. Complete Property Owner Policy Overview ACOM755**
- 3. Complete Property Owner Policy Wording ACOM686**