

Complete Flatowner

Fact Sheet

Complete Flatowner is ideal for owners of blocks of flats and can be tailored to provide the right solution for your individual requirements.

Cover

Complete Flatowner is designed to provide protection against damage and legal action with optional covers such as loss of rent and employers' liability available as required. The maximum combined buildings and contents sum insured per premises is £10,000,000 and up to 20 premises can be covered on one policy.

Cover includes:

Property Damage – loss or damage to buildings and contents:

- locks and keys up to £2,500
- fire extinguishers, sprinklers and security equipment up to £10,000
- landscaped grounds and emergency vehicles up to £10,000
- trace and access up to £25,000
- metered supplies up to £10,000.

Property Owners' Liability – up to £2,000,000 with the option to increase to £10,000,000.

Commercial Legal Expenses – provides up to £100,000 for any one event and up to £1,000,000 for any one period of insurance for selected events, including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeal.

Optional covers:

Loss of Rent – up to £750,000 per year.

Employers' Liability – up to £10,000,000.

Personal Accident – £20,000 per unit up to three units.

Terrorism – covers material damage and business interruption.

Additional Products

The following additional products are available:

- **Complete Directors & Officers** – personal liability cover for company directors, officers and managers
- **Complete Professional Indemnity** – protection against meeting the costs of defending claims and any damages payable as a result of professional negligence
- **Complete Mini Fleet** – motor insurance for businesses with between 3-8 vehicles comprising mainly cars and light commercial vehicles not used for hire or reward.

For those with other types of property:

- **Complete Property Owner** – designed for those who own up to 20 commercial or residential premises.

We're Average Free!

We've removed Average from our core SME products and are using data enrichment at point-of-quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your clients to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

Instant Documentation

By using our broker e-trading platform, QuoteSME, brokers can quote, buy, adjust and renew online. Instant electronic documentation is received at point-of-sale, so our customers don't need to wait for the post!

allianzquotesme.co.uk

Additional Services

Allianz Legal Services provides free or discounted legal and business tax advice via a range of services:

CLICK Legal – Allianz Legal Online is designed to remove the legal worry of running a business. Our website provides:

- **A free legal health check** – to identify the legal risks within a policyholder's legal documentation
- **Over 140 legal templates** – policyholders can prepare complex, legally binding contracts and policies and store them online
- **Monthly legal bulletin** – stay up-to-date with employment and health and safety legislation.

TALK Legal – we have a range of telephone advice lines to help policyholders with legal and tax issues:

- **Allianz Lawphone** – provides policyholders with free legal advice, 24/7/365, for ANY business related matter
- **Discounted legal services** – our partner solicitors, DWF, offer a 15% discount on undisputed debt recovery services, solicitor employment support, uninsured legal action and crisis communication services
- **Free business tax advice** – provided by Abbey Tax.

For more information on how to access Allianz Legal Services, visit allianzbroker.co.uk

In addition, we offer:

FREE Risk Management Support – our risk management website can help reduce claims and assist with health and safety regulations. allianz.co.uk/riskmanagement

Business support helplines – offering guidance on health, safety, environmental, cyber security and business continuity matters.

Glass Replacement – glass replacement specialists, Glassolutions, are available 24/7. Glassolutions bill us direct, so you pay nothing except the policy excess and the VAT.

Making a Claim

We understand that a fast and efficient claims service is essential to helping our customers focus on their business. In the event of a claim, they will receive support from our dedicated team of experts.

To notify a claim simply call:

- Property claims **0344 412 9988**
- Liability claims **0344 893 9500**

Did You Know?



1 in 5 homes are landlord owned. Make sure your property is in line with health and safety regulations using our free risk management website.

Source: Telegraph, 2014 – Buy to Let: One in five homes now owned by Landlords