

# Complete Flatowner



Complete Flatowner provides cover for flats with maximum combined buildings and contents sum insured per premises of £10,000,000. Up to 20 premises can be covered with a single policy.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or policy overview for further details.

### Cover includes:

#### Property Damage:

- **alternative residential accommodation** - cover for the costs if the insured building is damaged and no longer fit for residential use, up to 30% of the building's sums insured
- **replacement locks and keys** - cover for the replacement of stolen keys, up to £2,500
- **fire prevention and security equipment** - up to £10,000
- **trace and access** - up to £25,000
- **metered supplies** - £5,000 any one claim, £10,000 any one period of insurance.

**Property Owners Liability** - up to £2,000,000 with the option to increase to £10,000,000.

#### Commercial Legal Expenses -

financial support up to £250,000 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.

### Average free

We've removed Average from our Complete Flatowner product 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 customer to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

### QuoteSME

It's easy to do business with us. With full cycle trading QuoteSME allows you to quote, buy, amend and renew your SME policies online. Self-serve mid-term adjustments are quick and simple, you can add a property and change tenants, as well as increase indemnity limits all at the touch of a button! Visit: [allianz.co.uk/broker/sme](https://allianz.co.uk/broker/sme)

**Additional services**

Our additional services can help policyholders to run their business more efficiently, including:

**Free risk management support** -

guidance on effective property security and employee safety. Visit: [allianz.co.uk/risk-management](http://allianz.co.uk/risk-management)

**Glass replacement** - our glass replacement specialists are available 24/7. They send the bill to us so the policyholder only pays the policy excess and VAT.

**Access to a business support**

**helpline** - guidance on health, safety, environmental, cyber security and business continuity matters. Visit: [gov.uk/business-support-helpline](http://gov.uk/business-support-helpline)

**Allianz Legal Services**

**Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.

**Free legal templates** - over 100 free legal templates, to help ensure customers' HR policies, contracts and agreements are legally compliant.

**Easy-to-use law guide** - a free and simple law guide, written by lawyers to help SMEs understand legal processes and requirements.



**Making a claim**

Property claims can be notified [online](#) or by calling **0344 412 9988**

Liability claims can be notified [online](#) or by calling **0344 893 9500**