

PROPERTY OWNERS SELECT

quick guide

Property Owners Select is a specialist proposition that caters for property owners with larger premises or portfolios.



COVER FEATURES AND ENHANCEMENTS

The following features of cover apply if the relevant section is purchased:

Property Damage

The following covers will automatically be added FREE if the relevant section is purchased:

- Eviction of squatters – £5,000 limit, any one claim
- Archaeological discovery – £50,000 limit, any one claim
- Concern for welfare and emergency services covers – £10,000 limit, any one claim
- Property damage caused by illegal cultivation of drugs
- Residential property alternative accommodation – up to 30% of the building declared value
- Japanese knotweed removal – £2,500 in the aggregate
- Environmental protection – 10% of building sum insured or £25,000 for the use of green and sustainable rebuild material
- Fly-tipping – £10,000 limit, £25,000 in the aggregate
- Exhibitions and models – £25,000 limit in the aggregate
- Average free – we will waive the Average condition if a professional valuation has been undertaken within the last three years. Proof of valuation will be required at point of claim.

Loss of Rent

We offer loss of income or rent protection following an insured event, including FREE indemnity to managing agent and book debts.

Property Owners Liability

Legal liabilities cover for personal injury or property damage suffered by third parties arising from ownership of the property.

- Legionella – £5,000,000 limit of indemnity
- Corporate Manslaughter – £5,000,000 limit of indemnity
- Asbestos – £5,000,000 limit of indemnity
- Terrorism – £5,000,000 limit of indemnity
- FREE environmental clean-up costs – £1,000,000 limit.

This is all available alongside other existing cover options including Employers Liability and Commercial Legal Expenses.

ADDITIONAL COVERS

Available at cost:

Machinery Damage – for machinery such as boilers, lift and escalators that service a property, covers damage caused by breakdown, explosion and collapse for machinery. £1,000,000 limit, and own surrounding property £2,000,000 limit.

Computer – All Risks cover, including theft and breakdown for computers and auxiliary equipment and includes e-risks cover as standard. Covers reinstatement of data from other records and additional expenditure, losses following a virus or hacking, as well as seek and destroy cover.

Directors & Officers – cover for company directors, officers and managers to protect them from claims that may arise from the decisions and actions taken within the scope of their regular duties. Bespoke residential association D&O wording is also available.

Excess of Loss – layers of cover across multiple classes of business up to £50,000,000, available on a short-term or annual basis for most trades and professions.

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 proposition brochure for further details.



*Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

MAKING A CLAIM:

Need to notify us of a claim?
Simply call:

- Property: **0344 412 9988**
- Casualty: **0344 893 9500**
(9am-5pm Monday to Friday)

Email:

newpropertyclaims@allianz.co.uk
(new claims)
propertyclaims@allianz.co.uk
(existing claims)
casualty1@allianz.co.uk

RISKS WE ARE FOCUSING ON

The following property and tenant occupations are examples of the risks we are focusing on:

- portfolios operating an effective planned maintenance, health and safety and environmental risk control programme
- purpose-built or suitably converted properties in a good state of repair
- purpose-built offices/professional trades
- purpose-built out of town retail
- shopping centres
- hotels
- medical/health centres
- modern stadia
- high street retail (including residential above).

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. Includes assured shorthold tenancy agreements, schedule for rent arrears and health and safety compliance reviews.

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 legal problem such as property disputes and real estate litigation
- **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 Market Tax.

For more information on how to access Allianz Legal Services, visit **allianz.co.uk/legalservices**

SELF-SERVICE RISK MANAGEMENT

Our free risk management website features:

- Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
- News and regulation updates aimed at you and your clients
- A full list of our preferred suppliers offering risk management solutions relevant to this sector
- A-Z of key UK legislation providing an outline of its purpose, who's responsible for compliance, and what needs to be done
- 'Ask the Expert' functionality – access to our in-house experts.

For more information, visit **allianz.co.uk/riskmanagement**

ALLIANZ ENGINEERING, CONSTRUCTION & POWER

Engineering Inspection Services

We offer a range of machinery inspection services in line with regulatory requirements, including electrical and mechanical inspections, lift and crane, and power and pressure plant inspections.

Specialist Services

We can arrange one-off inspections coupled with bespoke consultation for:

- Electrical testing
- Energy Services
- Environmental Services
- Fire risk assessment
- Thermal Imaging Surveys
- Health and safety audits.