

# Real Estate Select Certificate

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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/s:** <Allianz Insurance plc>

**Premises Address:** <Address Lines1-x><Country><PostCode>

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

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

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## Property Damage

Description	Declared Value	<Insured/Not Insured> Sum Insured
Buildings	£<SI>	£<SI>
Contents	£<SI> or £0	£<SI> or £0

## Perils

Escape of Water	<Insured/Not Insured>
Flood	<Insured/Not Insured>
Storm	<Insured/Not Insured>
Accidental Damage	<Insured/Not Insured>
Theft	<Insured/Not Insured>
Malicious Damage	<Insured/Not Insured>
Subsidence	<Insured/Not Insured>

## Policyholder Excess

Subsidence	£<Excess>
Any Other Losses (AOL)	£<Excess>
Escape of Water	£<Excess>

Please refer to the Policy Schedule for any applicable excesses.

## Loss of Rent

Sum Insured	<Insured/Not Insured> £<SI>
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Maximum Indemnity Period (months)

&lt;Indemnity period&gt;

**Property Owners Liability**

&lt;Insured/Not Insured&gt;

Limit of Indemnity

£&lt;SI&gt;

Please note:

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

2. For cover in respect of Terrorism the maximum limit of indemnity is £5M or the limit of indemnity shown above whichever is the lower.

**Employers' Liability**

&lt;Insured/Not Insured&gt;

Limit of Indemnity

£&lt;SI&gt;

**Directors and Officers Liability**

&lt;Insured/Not Insured&gt;

Limit of Indemnity

£&lt;SI&gt;

**Commercial Legal Expenses**

&lt;Insured/Not Insured&gt;

Limit of Indemnity

£&lt;SI&gt;

**Terrorism**

Terrorism – Property Damage

&lt;Insured/Not Insured&gt;

Terrorism – Business Interruption

&lt;Insured/Not Insured&gt;

**Annualised Premium Details**

Property Damage

£&lt;Premium&gt;

Loss of Rent

£&lt;Premium&gt;

Property Owners Liability

£&lt;Premium&gt;

Employers' Liability

£&lt;Premium&gt;

Directors and Officers Liability

£&lt;Premium&gt;

Commercial Legal Expenses

£&lt;Premium&gt;

Terrorism – Property Damage

£&lt;Premium&gt;

Terrorism – Business Interruption

£&lt;Premium&gt;

Premium (excluding IPT)

£&lt;Total&gt;

Insurance Premium Tax (IPT)

£&lt;IPT&gt;

Total Premium (including IPT)

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 £<Total Premium>
 

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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. Real Estate Select Policy Overview ACOM8014**
- 3. Real Estate Select Policy Wording ACOMSC1151**