

©CLEAR John Ansell
your insurance matters

Residential Property Owners Insurance

In Residence



IN ASSOCIATION WITH



One policy that meets all your needs

Nobody understands the needs of the residential property market like Aviva and John Ansell and Partners.

As a partnership with extensive experience of residential property in the UK, we offer unparalleled expertise and value for money in this market.

With "In Residence" Property Owners Insurance we have simplified the whole insurance process across the widest range of residential property types with a single product that will appeal to both owners and managing agents alike.

Your requirement might be for property protection, for Residents Management Companies & Associations, investment properties for let, inherited property as an income source, conversions or purpose-built flats. Whichever it is, "In Residence" Property Owners Insurance is suitable for them all – from the smallest studio to the grandest estate.

As long as the building is used predominantly for residential purposes, this policy can cover it.

Speedy settlement of claims

Of course, at the end of the day, the real test of an insurer is the speed and efficiency with which your claim is settled. With the expertise of the John Ansell team and the dedicated claims professionals at Aviva you can be assured of a fast, personal service.

More than just excellent value for money

"In Residence" Property Owners Insurance represents excellent value for money in a highly complex market. However, it also offers our customers welcome – and unrivalled – added value features, beyond the standard range of covers available elsewhere.

Property owners often find insurance administration a major headache. Organising and maintaining the right cover on even a relatively straightforward property can produce a time-consuming and costly administrative burden for its managers. That's exactly where the unique John Ansell and Partners "In Residence" Property Owners Insurance, specifically designed for your needs comes in.

All the help you need is only a phone call away

Risk Helpline

The Risk Helpline provides advice on security, health & safety issues, fire protection and other risk related issues, all free of charge.

Legal & Tax Helpline

Even if you do not take advantage of our legal expenses insurance you can still call the Legal & Tax Helpline day or night for advice on UK legal or tax matters.

Claims Line

If you need to make a claim, one call to the Freephone claims line, open around the clock everyday of the year will help you get back to normal as quickly as possible.

Flexibility. Simplicity. Value.

The key to "In Residence" Property Owners' Insurance

Flexibility

"In Residence" Property Owners Insurance can cover a single building or any number. In the latter case, these buildings can be of varying kinds.

Simplicity

Unlike some insurance policies whose technical language may sometimes make them difficult to understand, the policy you receive is set out in clear English.

Value

Your cover will always be inflation-proof. Daily, we'll automatically adjust your sums insured in line with the RICS General building cost index, free of charge. Cover can also be arranged on a Day One adjustable basis if an alternative method of inflation protection is needed.

"In Residence" Property Owners Insurance also covers the cost of rebuilding as new, paid for whenever there is damage to the structure.

Automatic reinstatement is included in the policy. This means that in the event of a loss or claim on your part, your sum insured will return to its original figure and won't be adjusted downwards – as occasionally happens with other insurers.

What to do next...

Just complete the form and send it to us at:

John Ansell & Partners
Insurance Brokers
1 Great Tower Street
London
EC3R 5AA

Alternatively, please contact us on:

Freephone: 0800 140 4541

Tel: 020 7251 6821

email: ansell.enquiries@thecleargroup.com

www.ansell.co.uk

Advanced protection for demanding clients

What you'll be covered for:

"In Residence" Property Owners Insurance covers you for loss or damage to buildings used principally for residential purposes – commercial property can be included, as long as it represents only a small proportion of the total.

This cover includes outbuildings, garages, swimming pools, conservatories, greenhouses and common parts used exclusively by residents.

What you'll be compensated for:

- Loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, malicious acts, theft, water or oil escaping from fixed domestic installations, subsidence, ground heave or landslip, collision by aircraft, vehicles, trains, animals, falling trees or aerials and other accidental damage to the building
- Loss or damage caused by riot, civil commotion, labour and political disturbances (except in Northern Ireland)
- Costs incurred following denial of access
- Accidental damage to fixed glass
- Accidental damage to sanitaryware, service pipes and cables for which you are responsible, and fixed water pipes and water tanks
- The fees of managing agents, legal and consulting engineers, architects and surveyors in the event of an insured loss
- Costs of shoring up or demolishing buildings, clearance of debris and extra expenses incurred to comply with local authority requirements
- Special non-invalidation clause
- Where the residence is made uninhabitable or where access is denied as a result of damage, up to 33.3% of the total sum insured for:
 - loss of rent from tenants
 - the cost of alternative accommodation
- Damage by the emergency services to landscaped gardens up to £25,000
- Replacement of locks and keys as a result of the theft of keys up to £5,000
- Loss or damage or other costs during the sale of the building between the period of exchange of contracts and the completion date
- Up to £25,000 per property for loss or damage to furnishings and contents of common parts
- Up to £5,000 for loss or damage to gardening equipment, furniture and ornaments
- Loss of metered utilities up to £25,000
- Costs incurred to trace the source of leakage of water or oil where this is the cause of damage to the property covered by this policy
- Compensation for court attendance
- Loss of money belonging to Residents Association – limit £1,000
- Cover for fly-tipping and removal of bees/wasps nests up to £500 per claim
- Automatic cover for contract works up to £100,000

- £5 million legal liability as property owner to pay compensation to members of the public for bodily injury or damage to property, (including claims arising out of the Defective Premises Act 1972 and the Northern Ireland (Defective Premises) Order 1975) excluding liability arising out of any work undertaken on the premises by your own employees (Terrorism cover will be limited to £2 million)
- £10 million legal liability cover for legal defence costs and awards made against you following death, injury or disease caused to employees whilst engaged in management company/residents association business (Terrorism cover will be limited to £5 million)
- Special "All Risks" cover can be arranged for terrorism, ask John Ansell and Partners.

What we cannot cover you for:

- Loss or damage to swimming pools, garden walls, patios, terraces, hedges, fences and drives caused by subsidence, ground heave or landslip, unless damaged at the same time as the main building
- The first £1,000 for each claim for loss or damage through subsidence, ground heave or landslip
- Loss or damage to any building left totally unoccupied

Tailoring your cover to meet your needs

There are a number of ways you can extend your "In Residence" Property Owners Insurance policy to help ensure you get the optimum level of protection you need.

Extensions to your existing wording can include such cover as:

- Terrorism. Cover against acts of terrorism can be provided in respect of material damage
- Directors & Officers Indemnity. To protect your personal assets if sued for wrongful acts or breach of duty to shareholders, employees or regulatory authorities. Indemnity limits from £100,000 to £1,000,000
- Legal Expenses. Cover against legal defence for property protection, debt recovery, contract disputes, tax protection, employment disputes, compensation awards, service occupancy, bodily injury & licence protection with an indemnity limit of £50,000
- Contents where let furnished
- Damage and breakdown to lifts, boilers, air conditioning equipment etc, including statutory inspection
- Increase property owners liability limit of indemnity to £10 million

John Ansell and Partners will be able to advise you on these covers and any others which you may need.

Because these optional extensions are designed to be easily linked into your existing "In Residence" Property Owners Insurance policy, they avoid the unnecessary expense of overlapping cover, which so often occurs when several different policies are taken out. Furthermore, policy extensions avoid the danger of gaps in cover, which can go unnoticed until you need to make a claim.

[This description provides an outline of cover provided.](#)
[For full details and a copy policy wording please contact John Ansell and Partners.](#)

"In Residence" Property Owners Insurance Proposal Form

PLEASE ANSWER QUESTIONS IN BLOCK CAPITALS

1. Your details:

Full Name of Residents Association/Management Co _____

Contact Name _____

Postal Address _____

Postcode _____

Telephone No _____

email address _____

2. Please give full details of the property to be insured:

PLEASE INCLUDE ANY ADDITIONAL PROPERTIES ON A SEPARATE SHEET

Address _____

Postcode _____

No. of Houses/Flats _____

Buildings Sum Insured _____

No. of Floors _____

Is each floor separated by concrete floor/stairs YES / NO _____

Approximate age of Building _____

Year of Conversion (if Applicable) _____

Construction of walls and roof if other than Brick, Stone, Tile & Slate _____

3. Premium discounts are available if an optional long term agreement is taken out to keep your business with Aviva/John Ansell and Partners for a period of:

3 years (5% discount)

5 years (10% discount)

4. Is the property in a good state of repair?

IF NO PLEASE PROVIDE DETAILS OVERLEAF

YES / NO

5. Are any of the houses/flats?

IF YES PLEASE PROVIDE DETAILS OVERLEAF

Unoccupied, or is any future unoccupancy of 45 days or more anticipated

YES / NO

Currently undergoing renovation, repair, conversion or alteration or is any such work anticipated in the future

YES / NO

6. Is any of the property occupied as:

IF YES PLEASE PROVIDE DETAILS OVERLEAF

Holiday accommodation, bedsits or student accommodation, hostel and/or occupied by tenants on referral from the DWP or local authority, any commercial enterprise or leisure facilities e.g. gymnasium/swimming pool etc?

YES / NO

7. Have any of the properties or the sites on which they stand:

IF YES PLEASE PROVIDE DETAILS OVERLEAF

EVER been affected by subsidence, ground heave, landslip, storm or flood?

YES / NO

8. Does your building have?

CCTV System

YES / NO

Entry Phone System

YES / NO

Neighbourhood Watch Agreement

YES / NO

Automatic Fire Alarm System

YES / NO

9. Optional extras:

Cover is also available for the following. Please tick cover as required.

Legal Expenses Terrorism Cover Landlords Contents
Directors & Officers Liability: £100,000 £250,000 £500,000 £1,000,000

General questions - have you or any of your principals:

Ever been refused insurance or had any special terms or conditions imposed by an insurer? YES / NO

Sustained any losses involving the risks proposed or had any claim made against you in the last 3 years? YES / NO

Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind?
(E.g. involving fire, fraud, theft or handling stolen goods) YES / NO

Ever been declared bankrupt, the subject of bankruptcy proceedings or made arrangements with creditors, either
in a personal capacity or in connection with any company, business or firm in which any of you have been involved? YES / NO

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an
accident), whether or not they gave rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

When do you require cover to commence? _____ / ____ / ____

Additional comments:

Declaration I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signed: _____ Position: _____ Date: ____ / ____ / ____

Please return to: John Ansell & Partners, Insurance Brokers, 1 Great Tower Street, London EC3R 5AA

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to: John Ansell and Partners, 1 Great Tower Street, London EC3R 5AA Or telephone us on: Freephone 0800 140 4541

John Ansell and Partners and Aviva are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

Notices

Data Protection Act

Information Uses

For the purpose of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are John Ansell and Partners and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purpose of insurance administration by the insurer, its associate companies and agents, by reinsurers and John Ansell and Partners. It may be disclosed to regulatory bodies for the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purpose, and crime prevention.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and use of Third Party Information

To ensure we have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with our best premium and payment options, we may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a credit search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

We are a responsible provider of credit which is regulated by the Consumer Credit Act, and we take these responsibilities seriously to ensure our customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from our credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

Sensitive Data

In order to assess the terms of insurance contract or administer claims, which arise, the insurer may need to collect data, which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or their agents.

Marketing

John Ansell and Partners, its agents and business partners may use your information to keep you informed by post, telephone, fax, email, text messaging or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to John Ansell and Partners, 1 Great Tower Street, London EC3R 5AA.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR, Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

You should show these notices to anyone who has an interest in property insured under the policy.

Administered by: [John Ansell and Partners](#)

Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

John Ansell & Partners

Insurance Brokers, 1 Great Tower Street, London EC3R 5AA
Tel: 020 7251 6821 ansell.enquiries@thecleargroup.com

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