

Buildings Insurance – Summary of Cover document – Aviva

The summary noted below provides the key cover and key exclusions contained within your Building Insurance arranged via Arthur J. Gallagher Insurance Brokers. This summary does not form part of your Insurance Contract, it does not contain the full terms and conditions of the cover, which can be found in the policy wording.

The policy includes the interest of the freeholder, head lessee; the owner or lessee of each property, shared owners, leaseholders, factors, mortgagees, or other interested parties in each individual building covered by this insurance is noted.

Insurance Company:	Aviva Insurance Limited
Policy Number	1008334171CPO
Cover Start Date:	01 April 2026
Cover End Date:	31 March 2027
Property Owners Liability:	£5,000,000

Property Damage – Buildings	Principle Cover Includes
<ul style="list-style-type: none"> • The structure of your building, including: • Fixtures and fittings • Telecommunication, television and radio aerials, satellite dishes, aerial fittings and masts • Solar panels attached to the buildings • Outbuildings, pavements, fences, gates, paths, drives, fixed signs, garden walls, patios, terraces, ornaments and statues. • Cars parks, electric vehicle charge points, cess pits and septic tanks, oil tanks underground pipes, cables and wires • Gangways, pedestrian malls, pedestrian access bridges, hardstandings, bollards, barriers, flag poles, lamp posts and street furniture • Trees, shrubs, hedges, plants and turf used in landscaping 	<ul style="list-style-type: none"> • Damage by fire, explosion, riot, malicious damage, falling aircraft or items dropped from them, earthquake, storm, flood, water leaks, burst pipes and impact damage to your property. • Accidental Damage cover included • Subsidence cover included • 36 months Alternative Accommodation / Loss of Rent up to 30% of the building sum insured • Architects' surveyors and legal fees • Debris removal • Damage to underground drains and cables. • Falling trees, branches, aerials, or satellite dishes • Theft or attempted theft • Accidental breakage of glass and sanitaryware • Loss of metered water • Reinstatement of landscaped gardens • Additional cost and expense including resultant repairs in locating the source of damage caused by the escape of water • Emergency entry by emergency services • Fly Tipping • Insect Nest Removal



Property Owners Liability	Protection against your legal liability for personal injury to third parties and loss or damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction as owner of the building.
Principle Exclusions applicable to Property Damage Section:	<ul style="list-style-type: none"> • Loss or Damage caused by anything that happens gradually. • Loss or Damage caused by corrosion, rust, wet or dry rot, shrinking, evaporation, dampness and wear and tear. • The cost of correcting faulty workmanship or design or the cost of replacing faulty materials. • Loss or damage caused by pets, insects or vermin. • The cost of maintenance, normal redecoration and preparation for occupancy. • The cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set. • Loss or Damage which happens before cover starts. • Loss or Damage caused deliberately by you. • Damage to gates, fences by wind, rain, hail, sleet or snow, flood or dust • Terrorism • Mechanical or electrical breakdown



<p>Unoccupied Premises instructions:</p> <p>This applies where your unit is untenanted / unoccupied for 45 days or more</p>	<p>(1) carry out internal and external inspections of the buildings at least every fourteen days. maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti</p> <p>(2) remove all waste, unfixed combustible materials and gas bottles.</p> <p>(3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings. However, where only a Portion of a Building is untenanted, this only applies to the untenanted Portion of a Building or Residential Unit.</p> <p>(4) wherever possible, turn off all sources of power, fuel and water at the mains. chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes. However, where the buildings are protected by an Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.</p> <p>(5) tell Us immediately if any building becomes unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes.</p>
<p>Excess Applicable:</p>	<p>£350 Each and Every Claim other than: £500 Each and Every Claim for Escape of Water £1,000 Each and Every Claim Subsidence</p>

The above details are a summary of the cover only. Should a full copy of the policy wording be required, then you should email julia_barber@ajg.com and a full copy of the wording will be provided.

Reporting a Claim:

Should you need to make a claim under this policy, please contact us using the following telephone number: 0800 015 1498

Our line operates 24 hours a day, 365 days a year. In all cases, please quote your policy number.

within 7 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons. Or within 30 days of the event in the case of any other claim

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure:



If for any reason you are unhappy with the product or service, please get in touch as soon as possible using the contact details below.

Arthur J. Gallagher Insurance Brokers
Eastwood House
Glebe Road
Chelmsford
CM1 1RS

Telephone: 01245 341200

For contact details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review.

Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the FOS on 0800 023 4567 or visit their website at www.financial-ombudsman.org.uk, where you will find further information.

Would I receive compensation if Aviva were unable to meet its' liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Leaseholders' Information Section

Leaseholders' Information Section If you are a Leaseholder, shared owner or factor and you did not arrange the insurance, you may not be able to benefit under all covers presented within the Policy. Further, as you are not a party to the Policy, you will not have the contractual rights which the Policyholder has (e.g. the right to cancel). If you have any queries then, in the first instance, you should contact the Policyholder or the person that arranged the insurance on their behalf.

