

Insurance for non-standard Blocks of Flats

Including but not exclusive to listed buildings, property built before the 1800s and blocks with unusual construction or occupancy.



Developed specifically for Deacon customers, this product makes it possible for us to cover non-standard risks that you may struggle to place at a competitive price elsewhere.

The policy is underwritten by XL Catlin*, a global insurance company with a speciality in property and casualty insurance and reinsurance.

If you are struggling to get affordable and comprehensive insurance for your unusual block, or even being refused cover, call us today.



BURNS PROPERTY MANAGEMENT

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* XL Group Ltd's insurance, reinsurance and financial products and services companies are licensed or otherwise approved to transact business in various countries and various states of the United States. All products and services referred to are subject to underwriting requirements. Certain products and services described on this website are not available to all users because of insurance regulatory restrictions. Availability varies by jurisdiction. See xlgroup.com/footer/legal-notices

Key features of our XL Catlin non-standard Blocks of Flats policy



With a building declared value of up to £10 million, we provide competitively priced cover for most types of property*.

- ✓ Converted properties
- ✓ Grade listed properties
- ✓ Developments that include a mix of houses and blocks
- ✓ Non-standard construction
- ✓ Properties with leisure facilities
- ✓ Properties with commercial elements
- ✓ Properties built before 1800
- ✓ Timber framed or other types of modern methods of construction (MMC)
- ✓ Properties 100% occupied by students or 100% used as second homes
- ✓ Holiday lets or other short term lets
- ✓ Local authority or housing association placements up to 50%, even including a small number of asylum seekers
- ✓ Unoccupied properties

What cover is included as standard?

- ✓ Buildings includes 50% day one uplift
- ✓ Alternative accommodation/loss of rent up to 50% of the buildings declared value
- ✓ £25,000 communal contents (increased limit available for increased premium)
- ✓ £10,000,000 employers' liability cover included
- ✓ £5,000,000 property owners liability (can be increased to £10,000,000)
- ✓ £250 all other losses excess (can be increased for a discount)
- ✓ £1,000 subsidence excess
- ✓ Loss of metered water £75,000 per claim (£150,000 per year)
- ✓ Trace & access £75,000 per claim (£150,000 per year)
- ✓ Boarding up to £2,500 per claim
- ✓ Damage to gardens by emergency services – (reasonable costs)
- ✓ Concern for welfare £5,000 per claim (£15,000 per year)
- ✓ Exceptional loss prevention measures £25,000 per claim
- ✓ Fly tipping £25,000 per year
- ✓ Stolen keys £7,500
- ✓ Prevention of access cover for up to 20% of the buildings sum insured in respect of alternative accommodation/loss of rent costs
- ✓ Non damage prevention of access cover for up to 10% of the buildings sum insured or £100,000 whichever is the lower
- ✓ Removal of nests £500 per claim (£5,000 per year)
- ✓ Tree felling and lopping (where a threat to life/property) £5,000 any one period of insurance
- ✓ Tree removal following an insured peril £5,000 any one period of insurance
- ✓ Deeds and documents £500 per claim
- ✓ Public utilities cover for up to 20% of the buildings sum insured in respect of alternative accommodation/loss of rent costs

* As with all insurance policies, the policy is subject to limits, conditions and exclusions. For full terms and conditions please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Deacon cannot be held liable for any errors, omissions or inaccuracies contained within the document. Readers are always recommended to take further professional advice before making any decisions.

We would like to thank Deacon, specialists in blocks of flats insurance for more than 28 years, for their help in preparing this insurance guide. This document is designed as a helpful introduction to insurance and is provided for information purposes only. It is not intended to be comprehensive nor does it constitute legal or other professional advice, or a recommendation of any product.

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Blocks of Flats Insurance



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