

# Buildings Insurance

for blocks of flats

*Taking responsibility for insuring what is probably your most valuable asset, and also that of your fellow leaseholders, need not be a challenge if you use a specialist block of flats insurance provider such as Deacon.*



**Block insurance is different from insuring a single dwelling. Additional risks need to be insured that are not required on a traditional house.**

Blocks of flats are considered commercial premises for insurance purposes and additional risks need to be insured that are not required for a traditional house. A specialist policy organised by experts will provide the cover you, and your fellow residents, will expect – and you do not have to be an expert yourself to ensure the cover is right. Supplemented by a choice of additional covers, we will negotiate with our panel of leading insurers to ensure that your insurance is shaped to suit your individual needs.

**08000 92 93 94**  
[www.deacon.co.uk](http://www.deacon.co.uk)

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Blocks of Flats Insurance

# Key features of our Blocks of Flats policy

The policy will provide you with cover against the following which are particularly important for blocks of flats:

- ✓ Damage to the building by a wide range of perils including accidental damage.
- ✓ Automatic cover on communal contents including gardening equipment and furniture.
- ✓ Protection against unpredictable inflation in building costs up to 50% of the initial replacement value.
- ✓ Low policy excesses available to protect the RMC funds from unbudgeted costs.
- ✓ Employer's liability cover for any staff you employ on a permanent or temporary basis.
- ✓ High limits for trace and access cover to discover the source of water leaks.
- ✓ Property Owners liability up to £10 million on any claim for injuries or damage you are liable for, including Corporate Manslaughter Defence Cost.
- ✓ Alternative accommodation costs or loss of rent included if the premises are uninhabitable due to insured damage.
- ✓ Buildings definition includes all outside areas such as outbuildings & garages, roads and paths.
- ✓ Cover for damage caused by falling trees and removing fallen trees.

Additional options to widen your cover and tailor to your precise needs:

**Terrorism** – to cover loss or damage due to terrorist action, whether for political means or other extremist groups such as Animal Rights.

**Directors & Officers** – to protect you personally against the financial risk you face as a Director if you fail to undertake your duties to a satisfactory standard.

**Legal Expenses** – to cover Legal Expenses incurred in a wide range of situations including Contract Disputes, Debt Recovery, Criminal Prosecution to name a few. Importantly including free legal advice 24/7.

**Engineering Inspection & Insurance** – to provide an independent inspection of your plant and equipment to ensure it is safe and serviceable, with the option to extend to include breakdown of the equipment.

*Please see our separate information sheets for each of these giving more details of the cover and claims examples.*

A Specialist Block of Flats policy we believe is the only way to securely protect your building. Arranged through a specialist broker such as Deacon makes this a simpler process for you as we understand what you need and can guide you.

As with all insurance policies, the policy is subject to limits, conditions and exclusions. For more information please contact us to discuss further, or request a full summary of the cover or the full policy terms and conditions.

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The sole purpose of this publication is to provide guidance on the issues covered. It makes no claims to completeness and does not constitute legal advice with respect to any set of facts. The information it contains is no substitute for specific legal advice. If you have any queries regarding the issues raised, please get in touch with your usual contact or the authors of this publication. Deacon is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

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