



Gallagher

Insurance | Risk Management | Consulting

# 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 Gallagher customers, this product makes it possible for us to cover non-standard risks that you may struggle to place elsewhere.**

The policy is underwritten by AXA XL Insurance Company UK Limited, 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.

## **Key features of our AXA XL non-standard Blocks of Flats Insurance policy**

**With a building declared value of up to £5 million, we provide 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 include 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 at additional cost)
- £250 all other losses excess (can be increased for a discount)
- £1,000 subsidence excess
- £1,000 escape of water 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 (£5,000 per claim in any period of insurance)
- 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 and in any period of insurance
- Stolen keys £7,500
- Prevention of access cover from up to 20% of the buildings sum insured or £50,000, whichever is the lesser, in respect of alternative accommodation/ loss of rent costs following damage by an operative insured peril within 250m of the buildings
- 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 per claim and in 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, Gallagher 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.

Would you like to talk?

**0800 092 9394** or email us

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