

# Complete Flatowner Certificate

This document is intended for the intermediary or policyholder to pass on to policy beneficiaries. Please direct any questions to the person who deals with your insurance.

**Policy Number:** <Policy Number>  
**Account Number:** <Branch><Account number> **Insurance Intermediary:** <Agent Name>  
**The Insurer:** Allianz Insurance plc  
**Premises Address:** <Address Lines 1-x><Country><PostCode>

**Effective Date:** DD/MM/YYYY

**Renewal Date:** DD/MM/YYYY at 12.00 hrs

## Section 1 Property Damage

Description	Declared Value	Sum Insured
Buildings (excluding Landlord's Fixtures and Fittings and Tenants' Improvements)	£<SI>	£<SI>
Contents of Common Parts	£<SI> or £0	£<SI> or £0
All Other Contents	£<SI> or £0	£<SI> or £0
Tenants' Improvements	£<SI> or £0	£<SI> or £0
Landlord's Fixtures and Fittings	£<SI> or £0	£<SI> or £0
Sprinkler leakage		<Insured/Not Insured>
Subsidence		<Insured/Not Insured>
Accidental Damage		<Insured/Not Insured>
<b>Policyholder Excess</b>		
Subsidence Excess		£<Excess>
Property Damage Excess		£<Excess>

Please refer to the Policy Schedule for any applicable excesses.

## Section 2 Loss of Rent

<Show Not Insured if relevant>

Sum Insured £<SI>

Maximum Indemnity Period (months)

&lt;Indemnity period&gt;

### Section 3 Property Owners Liability

&lt;Show Not Insured if relevant&gt;

Limit of Indemnity

£&lt;SI&gt;

This section provides indemnity to the named Insured only and will not indemnify the tenant in respect of their own legal liability.

### Section 4 Employers' Liability

&lt;Show Not Insured if relevant&gt;

Limit of Indemnity

£&lt;SI&gt;

### Section 5 Personal Accident

&lt;Insured/Not Insured&gt;

### Section 6 Commercial Legal Expenses

&lt;Insured/Not Insured&gt;

### Section 7 Terrorism

Terrorism – Property Damage

&lt;Insured/Not Insured&gt;

Terrorism – Business Interruption

&lt;Insured/Not Insured&gt;

## Annualised Premium Details

Section 1 Property Damage	£<Premium>
Section 2 Loss of Rent	£<Premium>
Section 3 Property Owners Liability	£<Premium>
Section 4 Employers' Liability	£<Premium>
Section 5 Personal Accident	£<Premium>
Section 6 Commercial Legal Expenses	£<Premium>
Section 7 Terrorism	£<Premium>
Premium (excluding IPT)	£<Total>
Insurance Premium Tax (IPT)	£<IPT>
Total Premium (including IPT)	£<Total Premium>

VAT is not applicable for this product

**Please note all figures detailed above are approximate for this premise**

**For further information about the terms of cover and policy exclusions please request the following documents from the person who deals with your insurance:**

- 1. Policy Schedule**
- 2. Complete Flatowner Policy Overview ACOM6594**
- 3. Complete Flatowner Policy Wording ACOM687**