



# Key Features

for property held within a Rowanmoor  
SSAS, SIPP or Family Pension Trust



[www.rowanmoor.co.uk](http://www.rowanmoor.co.uk)

The Rowanmoor Property Insurance Policy is available to trustees of a small self-administered scheme (SSAS) and mandatory for members of a self-invested personal pension (SIPP) and trustees of Family Pension Trusts with Rowanmoor to insure the scheme's property investments. The policy offers comprehensive insurance to protect the Trustees from loss arising from a very wide range of potential risks including buildings rent and property owners' liability.

The Rowanmoor Property Insurance Policy is administered by RCL Consultancy.

## Policy summary

Please read this policy summary carefully, it details the standard cover provided by the Rowanmoor Property Insurance Policy and additional cover available. It does not contain the full terms and conditions, which can be found within the Policy Schedule and Policy Document and will be provided for SIPPs and Family Pension Trusts and upon request if a quotation is requested for a SSAS.

## Standard cover

### Property damage (policy section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions/Provisions	Significant or Unusual Exclusions and Limitations
Available on an 'All Risks' basis (subject to certain exclusions). Subsidence is included in most cases.	<ul style="list-style-type: none"> <li>•Archaeological discoveries</li> <li>•Concern for welfare costs</li> <li>•Contract works</li> <li>•Damage caused by falling trees</li> <li>•Debris removal</li> <li>•Dilapidations</li> <li>•Emergency Services</li> <li>•Fire extinguishment and alarm resetting expenses</li> <li>•Flood resilience expenses</li> <li>•Fly tipping</li> <li>•Illegal cultivation of drugs</li> <li>•Insurance premiums and latent defects policies technical agents fees</li> <li>•Investigation expenses</li> <li>•Involuntary bailee</li> <li>•Loss of keys</li> <li>•Loss of market value</li> <li>•Loss of metered gas or water</li> <li>•Obsolete building materials</li> <li>•Personal possessions</li> <li>•Professional fees</li> <li>•Public authorities compliance</li> <li>•Removal of nests</li> <li>•Sprinkler costs</li> <li>•Temporary removal</li> <li>•Temporary repairs</li> <li>•Trace and access</li> <li>•Unauthorised use of public utilities</li> </ul>	<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>•Automatic cover - newly acquired properties alterations and additions</li> <li>•Contracting purchasers interest</li> <li>•Contribution</li> <li>•Automatic reinstatement of sum insured</li> <li>•Subrogation waiver against parent or subsidiary companies, tenants and lessees</li> <li>•Unoccupancy conditions applicable with full perils cover for all vacant premises</li> </ul> <p><b>Provisions</b></p> <ul style="list-style-type: none"> <li>•Contractors</li> <li>•Designation of property</li> <li>•Mortgagees and lessors</li> <li>•Non-invalidity</li> <li>•Other interests</li> <li>•Repairs, maintenance, alterations</li> </ul>	<ul style="list-style-type: none"> <li>•Cessation of work or confiscation by authorities</li> <li>•Damage caused by the bursting of any boiler other than domestic boilers</li> <li>•Frost damage</li> <li>•Wear and tear</li> <li>•Any process of cleaning, dyeing, restoring or repairing</li> <li>•Storm or flood damage to walls, gates or fences</li> <li>•Corrosion, wet or dry rot, marring or scratching</li> <li>•Normal settlement or bedding down of new structures</li> <li>•Inherent vice, latent defect, gradual deterioration</li> <li>•Faulty or defective workmanship</li> <li>•Collapse or cracking of buildings</li> <li>•Maintenance, redecoration or repair costs</li> </ul>

### Eviction of unauthorised occupants insurance (policy section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions/Provisions	Significant or Unusual Exclusions and Limitations
•Legal expenses incurred in legal proceedings in order to regain possession of property arising out of any unauthorised occupancy of the property		<ul style="list-style-type: none"> <li>•Reasonable precautions to protect property</li> <li>•Notification of claims to Insurer</li> <li>•Legal proceedings – approval process</li> <li>•Arbitration process</li> <li>•Appointed representatives</li> </ul>	<ul style="list-style-type: none"> <li>•Pre-existing conditions</li> <li>•Fraud or dishonesty</li> </ul>

### Rent (policy section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions/Provisions	Significant or Unusual Exclusions and Limitations
<ul style="list-style-type: none"> <li>•Loss of rent</li> <li>•Additional expenditure</li> <li>•Outstanding debit balances</li> <li>•Cover follows that chosen under Section 1 - Property Damage</li> </ul>	<ul style="list-style-type: none"> <li>•Alternative residential accommodation and rent</li> <li>•Anticipated rent</li> <li>•Buildings awaiting sale</li> <li>•Insurance premiums</li> <li>•Loss of attraction</li> <li>•Legionellosis</li> <li>•Loss of investment income on late payment of rent</li> <li>•Managing agents premises</li> <li>•Murder, suicide and disease</li> <li>•Payments on account</li> <li>•Prevention of access</li> <li>•Professional accounting and legal charges</li> <li>•Rent free charges</li> </ul>	<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>•Automatic cover - newly acquired properties and additions</li> <li>•Contracting purchasers interest</li> <li>•Contribution</li> <li>•Reinstatement of sum insured following a loss</li> <li>•Subrogation waiver against parent or subsidiary companies, tenants and lessees</li> </ul> <p><b>Provisions</b></p> <ul style="list-style-type: none"> <li>•Savings</li> <li>•Under insurance</li> <li>•Alternative accommodation - reduction of loss</li> </ul>	<ul style="list-style-type: none"> <li>•As shown under Section 1 - Property Damage</li> </ul>

## Property owners liability (policy section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Significant or Unusual Exclusions and Limitations
<ul style="list-style-type: none"> <li>Property Owners Liability Indemnity Limit £10 million (any one occurrence) unless otherwise shown on the schedule</li> <li>Additional costs and fees with the written consent of insurers</li> </ul>	<ul style="list-style-type: none"> <li>Compensation for court attendance connected to a claim</li> <li>Motor contingent liability</li> <li>Contractual liability</li> <li>Cross liabilities</li> <li>Data Protection Act 1998</li> <li>Defective Premises Act 1972</li> <li>Indemnity to other persons</li> <li>Legal defence costs               <ul style="list-style-type: none"> <li>Health &amp; Safety at Work Act 1974</li> <li>Part II Consumer Protection Act 1987</li> </ul> </li> <li>Movement of obstructing motor vehicles</li> <li>Overseas personal liability</li> <li>Vehicles (tools of trade)</li> <li>Wrongful arrest</li> </ul>	<ul style="list-style-type: none"> <li>Acquisitions</li> <li>Adjustments</li> <li>Contribution</li> <li>Rights of the insurer(s)</li> </ul>	<ul style="list-style-type: none"> <li>Injury to any employee arising out of and in the course of employment</li> <li>Damage to property in the custody or control of Insured</li> <li>Any craft designed to travel on or through water and air</li> <li>Any mechanically propelled vehicle</li> <li>Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>Works other than repairs and/or maintenance and/or alterations</li> <li>Liquidated damages, punitive exemplary or aggravated damages, fines, penalties or compensation</li> <li>Pollution or contamination other than caused by a sudden identifiable and unintended and unexpected incident</li> </ul>

## Legal defence costs (policy section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Significant or Unusual Exclusions and Limitations
<ul style="list-style-type: none"> <li>Legal costs incurred in the defence of criminal proceedings arising out of breach of the Health and Safety at Work Act 1974 £1 million Limit of Indemnity any one period of insurance</li> </ul>			<ul style="list-style-type: none"> <li>Fines and penalties</li> <li>Compensation ordered</li> <li>Loss or damage to property</li> <li>Injury to any person</li> <li>When an indemnity applies elsewhere</li> <li>Deliberate acts or omissions</li> </ul>

## Optional cover

### Terrorism and sabotage

Cover	Definition of Terrorism	Provisions	Significant or Unusual Exclusions and Limitations
On application	<p>For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.</p> <p>For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.</p>		<ul style="list-style-type: none"> <li>Nuclear, Chemical, Biological or Radioactive Contamination</li> <li>Asbestos</li> <li>Confiscation, seizure or legal or illegal occupation</li> <li>Emotional distress unless as a consequence of physical injury</li> <li>Information Technology</li> <li>Nuclear Installation</li> <li>Pollution unless from an Act of Terrorism or an Act of Sabotage</li> <li>Strikes, Riots or Civil Commotion unless caused by an Act of Terrorism</li> <li>War, Invasion and the like</li> <li>Hoax</li> </ul>

## Employer's Liability (policy section 4)

Cover	Extensions included as standard (subject to certain limits)	Provisions	Significant or Unusual Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Employer's Liability Indemnity</li> <li>Limit up to £10 million (inclusive of legal costs and fees) unless otherwise shown on the schedule</li> </ul>	<ul style="list-style-type: none"> <li>• Cross liabilities</li> <li>• Compensation for court attendance connected to a claim</li> <li>• Indemnity to other persons</li> <li>• Legal defence costs               <ul style="list-style-type: none"> <li>o Health &amp; Safety at Work Act 1974</li> <li>o Part II Consumer Protection Act 1987</li> </ul> </li> <li>• Unsatisfied court judgements</li> </ul>	<ul style="list-style-type: none"> <li>• Acquisitions</li> <li>• Adjustments</li> <li>• Contribution</li> <li>• Employer's liability recovery</li> <li>• Rights of the Insurer(s)</li> </ul>	<ul style="list-style-type: none"> <li>• Injury to an employee whilst carried in any motor vehicle or entering or alighting a motor vehicle</li> </ul>

General Conditions			
<ul style="list-style-type: none"> <li>• Arbitration</li> <li>• Cancellation</li> </ul>	<ul style="list-style-type: none"> <li>• Compliance (excluding Section 4)</li> <li>• Fraud</li> </ul>	<ul style="list-style-type: none"> <li>• General claims conditions</li> <li>• Duty of fair presentation</li> <li>• The Policy shall be governed by English Law and English Courts Jurisdiction</li> </ul>	<ul style="list-style-type: none"> <li>• Reasonable precautions</li> <li>• Subrogation</li> </ul>

General Exclusions			
<ul style="list-style-type: none"> <li>• Electronic risks</li> </ul>	<ul style="list-style-type: none"> <li>• Radiation risks</li> </ul>	<ul style="list-style-type: none"> <li>• Sonic bangs</li> </ul>	<ul style="list-style-type: none"> <li>• War and allied risks (excluding Section 4)</li> </ul>

The Rowanmoor Property Insurance Policy is provided by the specialist property insurance brokers Lockton Real Estate and Construction, part of Lockton Companies LLP, an independent insurance intermediary and Lloyd's broker. The policy is administered by RCL Consultancy.

Both RCL Consultancy, a trading name of Rowanmoor Consultancy Limited, and Lockton Companies LLP are authorised and regulated by the Financial Conduct Authority.

The insurer and underwriter is Allianz Insurance plc, authorised and regulated by the Financial Conduct Authority.

Terrorism and Sabotage cover is provided by Lockton Real Estate and Construction as a standalone policy and is underwritten by Lloyd's of London.

The Rowanmoor Property Insurance Policy is renewed annually on 1 May each year. If establishing the policy mid-year the initial premium will be calculated on a pro rata basis for the period up to 30 April. Thereafter, the premium will be calculated annually from the first renewal date of 1 May. Premiums are payable annually in advance and are payable to Lockton Companies LLP.

The maximum amount the insurer will pay is the sum insured or limits shown within the Policy Schedule and Certificate of Insurance. Full details of any endorsements, limits or excesses that may apply will be detailed on the Policy Schedule and Certificate of Insurance.

**For further information regarding the Rowanmoor Property Insurance Policy please call 03445 440 747, or e-mail [consultancy.support@rclconsultancy.co.uk](mailto:consultancy.support@rclconsultancy.co.uk).**

## Your right to cancel

If you cancel your plan mid-term, you will receive a pro rata refund, RCL Consultancy reserves the right to deduct an administration charge.

## Termination

In the event that our services are terminated by you we reserve the right to retain any fees or brokerage received, or to claim any that are still payable.

Terminating our services will not affect the statutory cancellation rights detailed above.

## How to make a claim

When making a claim please quote your policy number detailed on the top right hand of your Certificate of Insurance. For property damage claims (policy section 1) please contact the nominated Loss Adjuster shown below:

Loss Adjuster  
Claims Technician  
Crawford & Company  
Aspect House  
85-87 Queens Road  
Brighton  
Sussex  
BN1 3XE  
Telephone: 0870 400 6808  
Fax: 0870 400 7051  
Email: pou@crawco.co.uk

For all other types of claims please contact:

Consultancy Support Team  
RCL Consultancy  
Rowanmoor House  
46-50 Castle Street  
Salisbury  
SP1 3TS  
Telephone: 03445 440 747  
Email: consultancy.support@rowanmoor.co.uk

## How to complain

Rowanmoor operates a complaints procedure in accordance with the guidelines of the regulator, the Financial Conduct Authority.

Please contact:

The Compliance Officer  
Rowanmoor  
Rowanmoor House  
46-50 Castle Street  
Salisbury  
SP1 3TS  
Tel: 03445 440 440

If you are not satisfied with the outcome, you can write to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Making a complaint will not prejudice your legal rights.

## Legal notices

The Insurance Act 2015, which came into force in August 2016, has changed the duties you have when providing information on which the insurer relies. The aim of these changes is to improve your ability to claim under the policy; as long as you comply with the new duties and policy requirements. The duties under the Insurance Act require you to make a fair presentation of the risk; disclose every material circumstance which is known by you, or which ought to be known by you, that might influence insurers in reaching a decision on the premium and terms and conditions of your insurance contract. Failure to do so may entitle insurers to avoid all cover and claims.

Under the Financial Services and Markets Act 2000, should Allianz Insurance plc be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you have agreed otherwise.



03445 440 440



03445 440 500



[enquiries@rowanmoor.co.uk](mailto:enquiries@rowanmoor.co.uk)



[rowanmoor.co.uk](http://rowanmoor.co.uk)

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