

PRODUCT COMPARISON GUIDE **(INTERNAL BROKER USE ONLY)** FOR COMMERCIAL PROPERTY OWNERS INSURANCE PRODUCTS



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	COMMERCIAL PROPERTY OWNERS	COMPLETE PROPERTY OWNER	PROPERTY INVESTORS PROTECTION PLAN	PROPERTY OWNERS	PROPERTY OWNER (CPO)	PROPERTIES POLICY
BUILDINGS ALL RISKS	Standard	Standard	Standard	Optional	Optional	Standard
FENCES & GATES	ex wind rain hail sleet snow flood & dust	ex wind rain hail sleet snow flood & dust	ex wind rain hail sleet snow flood & dust	ex storm flood dust falling trees and aerials	ex wind, rain, hail, sleet, snow, flood, dust	Ex storm flood unless Building also damaged
MOVEABLE PROPERTY IN THE OPEN	ex wind rain hail sleet snow flood & dust	ex wind rain hail sleet snow flood dust & theft	ex wind rain hail sleet snow flood & dust	ex storm flood theft MD falling trees and aerials	ex wind rain hail sleet snow flood & dust	No
GLASS COVER	Standard	Standard	Standard	Standard	Optional or Standard if All Risks Cover	Standard
BUILDINGS/CONTENTS – SUBSIDENCE	Optional	Standard	Optional	Optional	Optional	Standard
THEFT DAMAGE	Standard	Standard	Standard	Standard excluding unoccupied building	Standard	Standard
MALICIOUS DAMAGE BY TENANTS	Standard no subrogation waiver	Standard ex theft	Standard no subrogation waiver	No	Standard no subrogation waiver	Standard
INFLATION PROVISION	35% Day One*	Index linking and Day One	35% Day One*	Optional up to 50% Day One	Optional Index linking and/or Day One	15% Day One*
CAPITAL ADDITIONS	20% of SI up to £2,000,000	20% of SI up to £500,000	20% of SI up to £2,000,000	10% of SI up to £500,000	£500,000	10% of SI up to £500,000
NEW ACQUISITIONS	£2,000,000	20% of SI up to £500,000	£2,000,000	10% of SI up to £500,000	£2,000,000	No
REINSTATEMENT TO MATCH	Standard	No	No	No	Standard	No
CLEARING, CLEANING, REPAIRING SERVICES	Standard	Standard	Standard	Standard	Standard	Standard
DAMAGE TO GARDENS	Standard	ex theft	Standard	ex theft	Standard	ex ponds & lakes
DAMAGE TO GARDENS BY EMERGENCY SERVICES	Unlimited	£10,000 inc other consequential loss	Unlimited	£25,000	£25,000	Unlimited inc other consequential loss
DAMAGE TO UNDERGROUND SERVICES	Standard	Standard	Standard	Standard	Optional	Standard
EXTINGUISHMENT AND ALARM RESETTING	Unlimited FEAs Sprinklers & Alarms	Unlimited FEAs & Sprinklers	Unlimited FEA's Sprinklers & Alarms	£5,000 FEAs & Sprinklers	Unlimited FEAs Sprinklers & Alarms	Unlimited FEAs Sprinklers & Alarms
SPRINKLER UPGRADE COSTS	Standard at Insurers request	Standard at Insurers request	Standard at Insurers request	No	Optional	Standard at Insurers request
FURTHER INVESTIGATION AND DAMAGE EXPENSES	Standard	No	Standard	No	No	Standard

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TRACE AND ACCESS	Unlimited	£10,000	Unlimited	£10,000	£50,000	£25,000
REMOVAL OF WASPS AND BEES NESTS	£500	No	No	No	No	No
TREE FELLING AND LOPPING	£1,000	No	No	No	No	No
UNAUTHORISED USE OF UTILITIES	Unlimited	£5,000	Unlimited	£10,000	Unlimited	£25,000
LOSS OF METERED SUPPLIES	£25,000 Water & oil	£5,000 All metered supplies	£25,000 Water	£5,000 Water & oil	£25,000 Water gas & electricity	£25,000 Gas & water
CONTRACT WORKS	£25,000	£100,000	£25,000	No	No	No
UNOCCUPIED BUILDINGS	Conditions immediately	Conditions & Restricted Cover if over 30 days	Conditions immediately	Conditions & Restricted Cover if over 20 days	Conditions immediately	Conditions immediately
OTHER INTERESTS CLAUSE	Standard	Standard	Standard	Standard	Standard	No
NON INVALIDATION CLAUSE	Standard	Standard	Standard	Standard	Standard	Standard
CONTRACTORS' INTEREST NOTED	On contracts up to 10% of SI up to £150,000	On contracts up to £100,000	On contracts up to 10% of SI up to £150,000	No	On contracts up to £250,000	No
BUILDINGS EXCESS – STANDARD	£250	£250	£300	£200	£350	Selectable
CONTENTS	Within Building SI	Within Building SI	Within Building SI	Optional	Within Building SI	Within Building SI
TEMPORARY REMOVAL OF CONTENTS INC TRANSIT	£25,000	10% of SI	£25,000	10% of SI	10% of SI	No
REPLACEMENT OF LOCKS AND KEYS	£2,500	£2,000	£1,000	£1,000	£2,500	£1,000
MONEY COVER	Optional	No	No	No	Optional	No
MONEY ON PREMISES – STANDARD LIMIT	£5,000	None	None	None	Selectable	None
MONEY IN TRANSIT – STANDARD LIMIT	£5,000	None	None	None	Selectable	None
MONEY IN SAFE – STANDARD SI	£2,000	None	None	None	Selectable	None
ASSAULT – DEATH BENEFIT	£25,000	None	None	None	Selectable	None
RENT	Optional	Optional	Optional	Optional	Optional	Optional
INDEMNITY PERIOD – MONTHS	36*	12, 24, 36, 48, 60	36*	Selectable	Selectable	Up to 48
ALTERNATIVE RESIDENTIAL ACCOMODN	20% of Building SI	20% of Buildings SI	20% of Building SI	20% of Buildings SI	20% of Building SI	No
RENT ON NEWLY ACQUIRED BUILDINGS	20% of Rent SI up to £500,000	20% of Rent SI up to £50,000	20% of Rent SI up to £250,000	100% of Rent SI	£500,000 subject to additional premium 6mth	No

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RENT ON CAPITAL ADDITIONS	20% of Rent SI up to £500,000	20% of Rent SI up to £50,000	20% of Rent SI up to £250,000	100% of Rent SI	£500,000 subject to additional premium 6mth	No
PREVENTION OF ACCESS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	10% of Rent SI up to £250,000
LOSS OF ATTRACTION	£50,000 or SI if less	5% of Rent SI up to £100,000	£50,000 or SI if less	No	Optional	No
PUBLIC UTILITIES	Standard inc terminal ends	Standard	Standard	Standard	Standard inc terminal ends	No
DAMAGE AT MANAGING AGENTS PREMISES	Unlimited	10% of Rent SI up to £10,000	Unlimited	Unlimited	Unlimited	10% of Rent SI up to £250,000
MURDER SUICIDE DISEASE VERMIN	£25,000	Up to SI 3 months only ex murder & suicide	Up to SI 3 months only	No	Optional	No
INCREASED RENT REVIEW TILL NEXT RENEWAL	Unlimited	20%	Unlimited	100%	No	100%
ADVANCED RENTALS	Standard	No	Standard	No	Optional	No
ACCOUNTS RECEIVABLE	No	No	No	Standard	No	No
EMPLOYERS LIABILITY	Optional	Optional	Optional	Optional	Optional	£10,000,000
PUBLIC LIABILITY	£5,000,000*	£2,000,000	£2,000,000*	£2,000,000*	Selectable	£2,000,000*
LEGIONELLOSIS	Optional	£500,000	Optional	No	No	Standard
FINANCIAL LOSS	No	No	No	No	£500,000 aopoi	No
TPPD EXCESS	Nil	£250	Nil	Nil	Nil	Nil
CONSUMER PROTECTION AND FOOD SAFETY ACTS	Standard	Standard	No	No	Standard	Consumer Protection
OVERSEAS PERSONAL LIABILITY	Standard	Standard	Standard	Standard	Standard	Standard
COURT ATTENDANCE COSTS per day	£500 Insured £250 Employee	£250 Insured £150 Employee	£100 Insured £50 Employee	£250 Insured £150 Employee	£250 Insured £150 Employee	£500 Insured £250 Employee
CONTRACTUAL LIABILITY	ex liquidated damages fines or penalties	ex liquidated damages fines or penalties	ex liquidated damages fines or penalties	ex liquidated damages fines or penalties	ex liquidated damages fines or penalties	ex liquidated damages fines or penalties
DATA PROTECTION ACT	£1,000,000	£100,000	£250,000	£250,000	£1,000,000	£2,000,000
MACHINERY BREAKDOWN	Optional	No	No	Optional	Optional	No
MACHINERY BREAKDOWN PLANT SI	£250,000	None	None	Selectable	Selectable	None
MACHINERY BREAKDOWN COMPUTERS SI	£75,000	None	None	£50,000	Selectable	None
MACHINERY BREAKDOWN ICOW SI	Plant £5,000 Computers £25,000	None	None	£15,000	No	None

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MACHINERY BREAKDOWN LOSS OF PROFIT SI	£50,000	None	None	£30,000	No	None
FAILURE OF OTHER INSURANCES	Optional	No	Optional	No	Optional	No
DIRECTORS & OFFICERS COVER	No	No	No	No	Optional	No
PERSONAL ACCIDENT COVER	No	Optional	No	Optional	No	No
PERSONAL ACCIDENT – DEATH BENEFIT	None	Up to £60,000	None	Selectable	None	None
LEGAL EXPENSES COVER	Standard	Standard	No	No	Optional	Standard
LEGAL EXPENSES – STANDARD SI	£100,000**	£100,000****	None	None	Selectable	£250,000 ppoi
PRIVITY OF CONTRACT	Optional	No	Optional	No	Optional	No
EMPLOYEE DISHONESTY COVER	No	No	No	No	No	No
EMPLOYEE DISHONESTY – MAX SI	None	No	None	None	None	None
TERRORISM	Optional	Optional	Optional	Optional	Optional	Optional
HELP – GLASS REPAIRERS	Yes	Yes	Yes	Yes	Yes	Yes
HELP – LEGAL	Yes	Yes	Yes	Yes	Optional	Yes

Notes - * - Higher sums may be selected
** - Maximum £1,000,000 per year
*** - Low claims discount
**** - Maximum £500,000 per year

Aps – as per schedule

Ppoi per period of insurance

Aipoi any one period of insurance

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