

ADDITIONAL BENEFITS

- Flexible approach to underwriting and cover
- Discounted valuation service and property investors' own Aviva approved valuations within 18 months of inception - no average clause
- Dedicated risk management with access to training & consultancy on a range of issues such as compliance, security and health & safety through Aviva Risk Management Solutions (ARMS)
- The majority of enquiries can be answered over the phone
- Dedicated risk advisors
- Confidential legal and tax advice affecting your business under the laws of the UK. The service is available 24 hours a day, 365 days a year and you only pay for the cost of the call
- ARMS Preferred Supplier Scheme offering a range of discounted products and services including intruder & fire alarms, safes, documents & data cabinets, electrical inspections & testing, locks, bars, grilles & shutters, fire extinguishers, fire safety signs, fire safety training and vehicle security and anti-ram raid products
- Aviva Net Risk weekly messages on issues pertinent to property investors
- Hardfacts technical bulletins aimed specifically at property investors
- PDF downloads of helpful tips from website
- Courses, workshops & seminars available for property investors
- Dedicated underwriters who will understand your requirements
- Swift production of documentation including Tenant Certificates
- Claims settlement arrangements for speedy resolution of small claims
- Specialist insurer property owners claims team in one location

This key features summary provides a highlight of some of the features of the policy and does not detail its full policy terms and conditions. Accordingly, any decision to purchase the cover should only be taken after you receive a full quotation and not be solely based upon the details provided herein.

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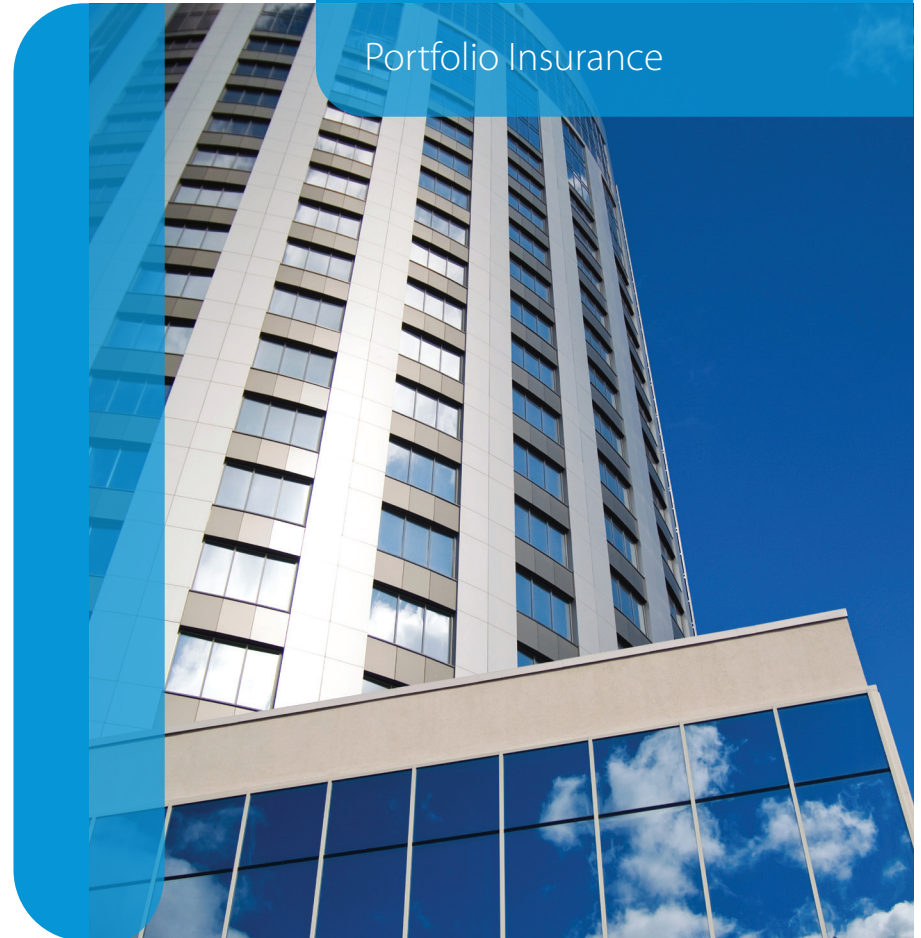
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RKH
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Specialist insurance for
Property Investors

Portfolio Insurance



R K HARRISON INSURANCE SERVICES

R K Harrison Insurance Services is part of the R K Harrison Group, a leading, independently owned insurance and reinsurance intermediary. With offices in the UK and Bermuda, we specialise in providing insurance solutions for businesses, associations and private individuals both in the UK and internationally.

We are offering Property Investors Portfolio Insurance underwritten by Aviva, one of the UK's largest insurers. The product caters for many types of properties, from small residential investments, through to large commercial ventures and can even cover European properties as part of your portfolio.

We are able to provide comprehensive insurance for your investment: buildings, income and liabilities, along with a wide range of benefits and flexible underwriting.

DOES YOUR CURRENT POLICY GIVE YOU..?

- **Property damage**
Automatic cover additions up to £2m & contract works cover
- **Support**
Risk management advice & updates on prudent issues affecting property investors
- **Revenue protection**
Cost of alternative accommodation for residential property
- **Legal cover**
Cover for your legal obligations under the Defective Premises Act

STANDARD COVER

Protecting your property

- Automatic cover up to £2,000,000 for capital additions such as newly acquired or erected property and up to £500,000 for alterations and improvements
- Loss of metered water, gas or electricity up to £25,000
- Any damage caused by fire brigades to landscaped gardens and grounds up to £25,000
- VAT liability for rebuilding
- Up to £2,500 for replacement locks if keys are lost or stolen
- Cover for buildings during the period between exchange of contract and completion
- Cost of architects', surveyors', managing agents', legal and consulting engineers' fees incurred as a result of a loss
- Necessary and reasonable costs incurred for the removal of debris following a loss including £10,000 towards the cost of clearing drains

Protecting your revenue

- Payment of expenses which continue to be incurred despite a reduction in rental income
- Any additional expenses that result from you trying to prevent further loss of rental income (e.g. cost of temporary repairs)
- Accountants' fees incurred by you in getting together any information that the insurer may require
- Loss of income due to damage to a nearby property that prevents your tenants gaining access
- A reduction in income due to loss or damage at the public electricity, gas and water suppliers' premises
- Loss of rent due to damage at the managing agents' premises
- Cost of alternative accommodation for residential property

Protecting your legal liabilities

- Instances of obstruction, trespass, nuisance, interference, wrongful arrest and eviction
- Your legal obligations under the Defective Premises Act
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Associated court attendance costs
- Employees' and visitors' personal belongings



COVER ENHANCEMENTS

- Increased limits including contract works automatically covered up to £250,000
- Unauthorised use of electricity, gas or water up to £25,000
- One excess for storm or flood damage for an extended period of damage up to 72 hours
- Loss of market value solely as a result of damage
- Failure of tenants' obligation to maintain insurance up to £1,000,000 (Rentals up to £500,000)
- Inadvertent failure to insure under this or any other policy or against all the cover insured under this policy, up to £5,000,000
- Further investigation expenses if cause/location damage is not immediately apparent, up to £10,000
- Loss of Attraction directly due to a reduction in customers visiting the area following damage to property in the vicinity
- Legal and other costs of re-letting following damage

Optional

- Specially negotiated covers for the right risks
- Higher limits for third party liability where required, up to £25,000,000
- Properties located in European Union
- Privity of Contract and Legionella