



## Summary of Cover for your Roads and Private Estates

You may have responsibility for your un-adopted road or you may be lucky enough to enjoy the benefits of having a gym, tennis courts and swimming pool on your grounds. With these benefits comes the responsibility to protect those that own, use or visit it.

We have designed a unique product which can be tailored to your responsibilities recognising your insurance cover for shared spaces, private roads, estates and developments needs to protect you from not only the liabilities which could arise from the ownership of these communal areas but also for damage to property such as walls & fences, automated gates, car parks including barriers, playground equipment, even bin stores and cess pits!

### Key features include:

- Public Liability - £5,000,000 or £10,000,000 limits of indemnity are available
- Employers Liability - limit of indemnity £10,000,000
- Damage to your property and grounds - automatically included up to a limit of £100,000.

Damage to your property and grounds is included as standard provides accidental damage to property including car parks, roads, paths, underground services, septic tanks, cesspits and pumping stations and any other communally owned space.

Cover extends to outbuildings and other structures in your grounds – such as car ports, bin stores gates, hedges, fences, playground and leisure equipment, lampposts and street furniture and any other communal property for which you are responsible.

### More special features:

- Removal of any property illegally deposited in or around the premises (fly-tipping) up to £25,000 in any period of insurance
- The cost of removing fallen trees to a limit of £5,000 in any period of insurance
- Re-landscaping costs up to £25,000 following an insured event
- Damage or theft of gardening equipment, fixed sculptures, and garden ornaments
- Replace locks & keys for outbuilding or external perimeter gates up to £7,500
- Tree felling and lopping costs up to £5,000 if they are causing immediate threat to life or damage to insured property
- Recreation activities - legal liability arising from such activities arranged for the residents
- Wheelchairs, garden equipment and other vehicles – legal liability for injury or damage by such equipment owned or used by you but only if such equipment does not need to be registered and specifically insured by legislation.
- Machinery Breakdown – limit of liability £10,000 any one period – cover includes sudden and accidental loss or damage requiring repair or replacement to electrical, electronic or mechanical equipment





Other insurance products purchased by our customers:

## Directors & Officers Liability

When volunteering for a post with your Residents' Management Company, you assume unlimited personal liability for any actual or alleged wrongful act perpetrated whilst acting in this capacity. Without suitable insurance protection, your personal assets could be affected – or lost. Directors and Officers Liability Insurance protects against any claims arising as a result of an alleged wrongful act, such as:

- breach of duty, including fiduciary or statutory duty;
- negligent act, error or omission;
- breach of warranty or authority; and/or,
- misstatement or misleading statement committed in their capacity as an official of the company.

Cover can also be extended to include cover for the 'entity' company (i.e. the RMC, Residents' Association or RTM company), providing reimbursement for any loss or defence costs resulting from a claim against any alleged wrongful acts made by a Director or Officer.



## Legal Expenses

Legal Expenses Insurance is an inexpensive yet effective form of cover you can purchase alongside your Roads and Private Estates Insurance. It can provide professional legal and financial support for a wide range of legal disputes for property owners. You can also access free legal documentation and useful law guides and obtain legal advice from a qualified specialist.

It is best to have Legal Expenses Insurance in place before an incident occurs. Often Resident's Management Companies do not have the funds to defend, prosecute or even enter into a legal dispute. With Legal Expenses Cover in place you can be prepared in case the worst happens.

**Call us on 0800 281 235 for quotations or further information about these products.**

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