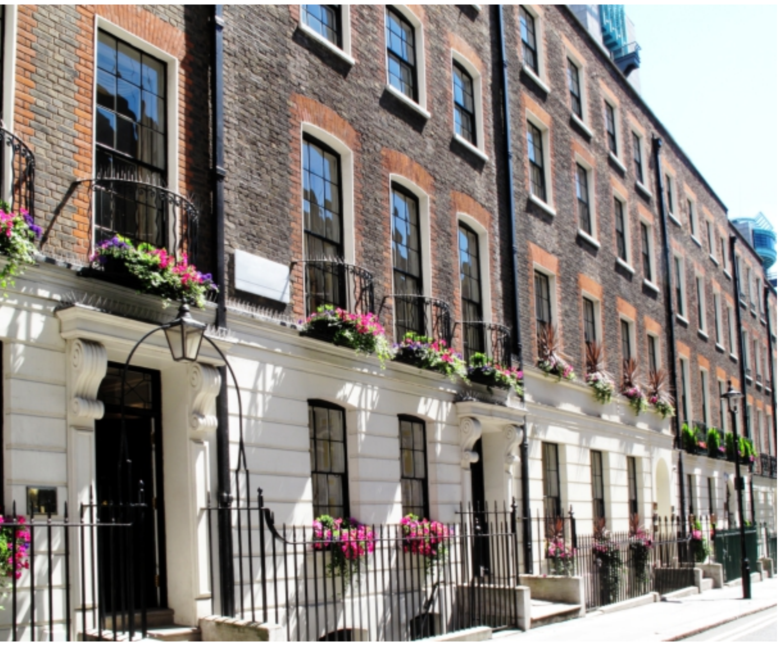
Residentsline
Flats Insurance

INSURANCE SOLUTIONS FOR
PROPERTY MANAGERS

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Residentsline is a trading name of Residentsline Limited
Registered Office: 29 Waterloo Road, Wolverhampton WV1 4DJ
Registered in England & Wales CRN 3874789

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Residentsline
Flats Insurance

What Can We Do to Help You?

Residentsline's sole focus has always been insurance for flats. Today, nearly 30 years on, Residentsline has grown to be recognised throughout the property management sector as understanding the intricacies, risks and requirements that are unique to the flats insurance market.

We pride ourselves on our ability to:

- **Do the hard work for you; we'll search our selection of the UK's leading and specialist Flats insurers to find the provider and product that suits you and your client best;**
- **Work closely with Property Managing Agents to ensure your clients receive the best cover at the most competitive price;**
- **Deliver market-leading protection through our panel of preferred insurers;**
- **Provide online 'property portals' to assist both you and your clients;**
- **Offer exclusively enhanced policies;**
- **Keep you up-to-date with changing legislation;**
- **Recognise the specific insurance needs of each property;**
- **Invest in our staff and systems to ensure consistently great service;**

Residentsline are proud to be an affiliate member of The Property Institute (TPI), a coverholder at Lloyds and a British Insurance Brokers' Association (BIBA) Member.

Alongside this, our Managing Director, Belinda Bagnall, is an honorary consultant for the FPRA (Federation of Private Residents' Associations), meaning we are always able to stay ahead of our customers' insurance needs.

With a close-knit team, a name you can trust and your call answered by a member of our team, we know we have a business people enjoy dealing with.

Our dedication to understanding our market is evidenced by our healthy retention rate and customers who have been with us since 1995.

Visit our website www.residentsline.co.uk for a quote today! Or email us at info@residentsline.co.uk or call a member of our team on 0800 281 235.

TPI PARTNER

Coverholder at LLOYD'S

British Insurance Brokers' Association Member

The Benefits of Working With Residentsline

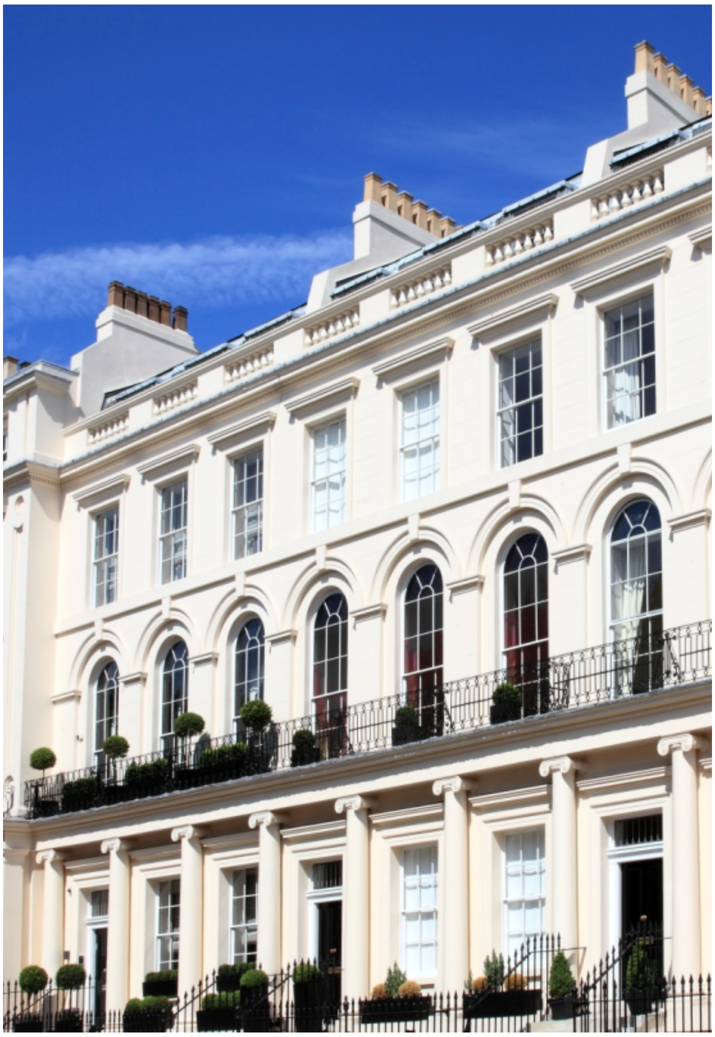
Insurance is all about protection; safeguarding property, assets and your clients if something unexpected happens. Owning property is one of the wisest investments you'll ever make, but how do you select a suitable insurance product? How can you be sure which policy is right for your client's needs? We are here to help.

Residentsline is an independent professional insurance intermediary who will first seek to understand your client's insurance needs and then find the most suitable policy. Our task is to help you locate the insurance cover that best suits the client's requirements by reviewing the insurance market to obtain the best protection to meet their needs at the most competitive price.

This is coupled with our expert knowledge of the levels and types of cover, what additional insurances are available, along with assistance when claims are made.

When you deal directly with an insurance company or their agents, they have only one product to sell – their own. Residentsline, on the other hand will evaluate the type of cover required and go to several underwriters who specialise in the particular class of business. Having more options to choose from has the benefit that clients are getting the best value for their money.

Residentsline has obtained preferential rates which our underwriting team pass to you.



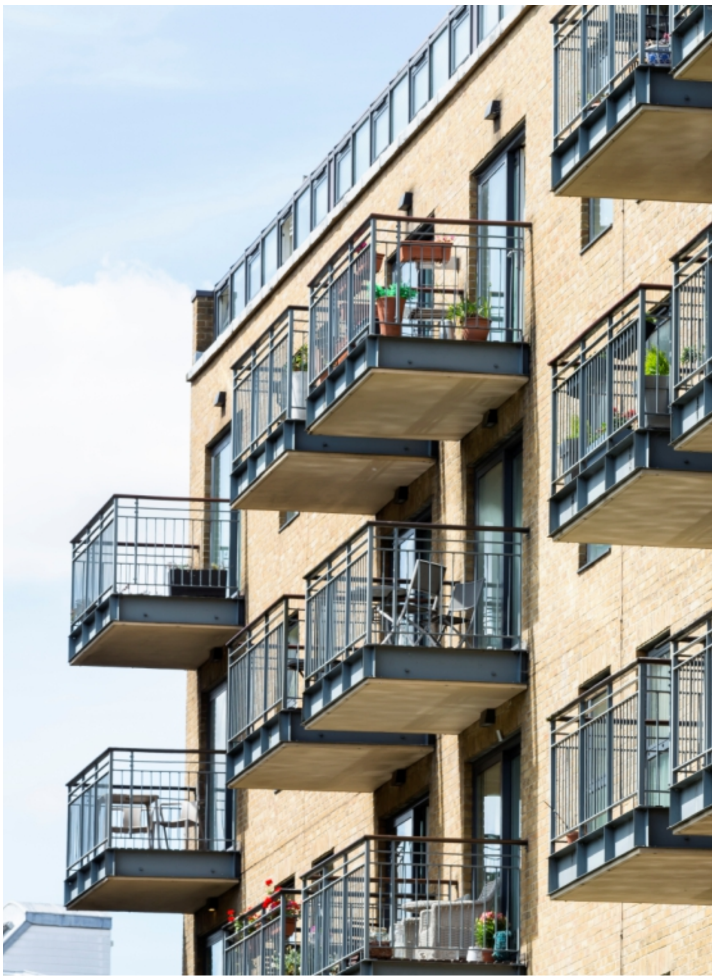
Our Products

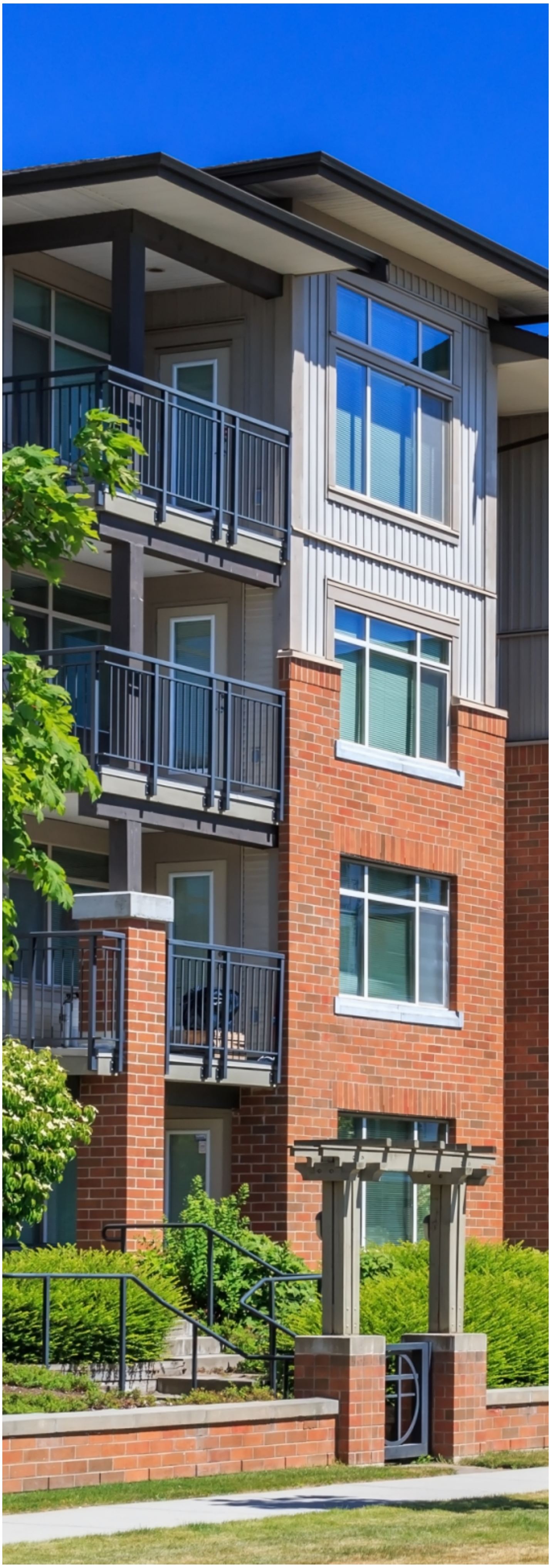
Residentsline can not only locate the most appropriate cover for your client but can also point out any areas of cover you haven't considered, that may not be available or understood from a non specialist intermediary.

If you arrange your insurance via Residentsline:

- You can be confident of working with a company that has been underwriting and placing flats insurance for nearly 30 years.
- We can provide multiple Insurance quotations from a range of A Rated Insurers.
- Our first duty of care is to our Policyholders
- The solvency and working capital of our business is regularly tested by the Financial Conduct Authority
- Your money is held safely in our "insurance broking" account
- We love what we do and we know you will love our hands on service

You should always check the current FCA status of all the brokers or intermediaries via The Financial Services Register: http://www.fca.org.uk





Our Products

At **Residentsline**, we want to make sure you and your property are protected no matter what. That's why we offer a range of additional products along side our "All Risks" Flats Insurance policy. From Lift Inspections and Machinery Breakdown to Terrorism cover and Legal Expenses we can help with it all, request a quote today.

Flats Insurance

Our flats insurance policies are recognised as one of the most reliable policies on the market.

They provide cover on an 'All Risks' basis, which basically means you'll be protected against the widest possible range of risks.

That includes damage caused by fire, flood, subsidence, storm, ground heave, as well as accidental and malicious damage, theft, damage caused by riot or civil commotion, and escape of water or oil.

Management Liability Insurance

Management Liability Insurance is an insurance policy which includes Directors and Officers Liability Insurance and Corporate Legal Liability Insurance in one policy.

Directors and Officers Liability Insurance provides protection for your Directors and Officers and Corporate Legal Liability Insurance protects your Company against the financial consequences of potential claims made against them. Premiums start from only £95.

Terrorism Insurance

Terrorism Insurance is not mandatory for every block of flats.

However, it all comes down to your lease and good sense.

When deciding whether to take out a Terrorism Insurance policy, you should always check your lease to see whether it is a requirement and with the flat owners as it may be a requirement of their mortgage conditions.

Lift Inspection & Insurance

Do you have a lift at your block? Did you know that it is your legal duty as a director to ensure that all passenger lifts are safe to use and for inspections to be carried out every 6 months.

Residentsline provides a range of Lift Inspection and Lift Insurance services, at competitive prices.

Roads & Gated Estates Insurance

As property insurance specialists, we know that one policy does not fit all.

Our unique Roads and Private Estates Insurance policy has been tailor-made to cover you against your responsibility of ownership for communal areas within your estate, as well as protecting you against damages to property such as walls, fences, automated gates, car parks (including barriers), playground equipment, bin stores and cesspits.

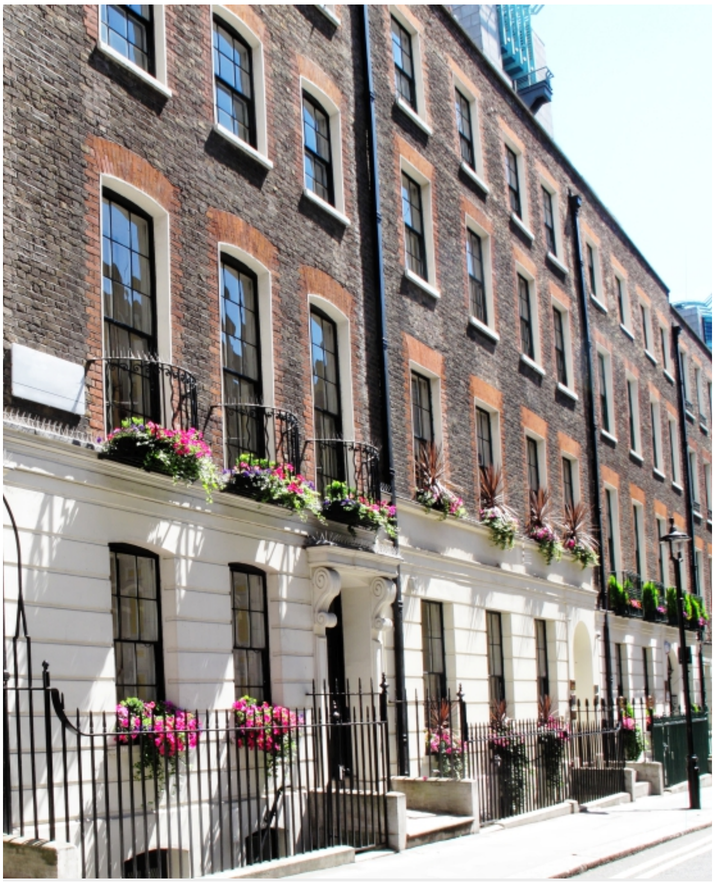
Home Emergency Insurance

At **Residentsline**, we understand that finding a reputable contractor at short notice can be expensive and time consuming.

So, if you have an unexpected home emergency, such as a burst pipe or boiler breakdown, you'll want to put things right as quickly as possible to protect your property from any further damage.

Taking out our Home Emergency policy will provide you with protection.

What Makes Residentsline Special?



All our policies are provided alongside gold standard levels of cover to give leaseholders and residents peace of mind. Why not review our policy wordings online so that you can see what extras we provide.

What will a Residentsline Block of Flats policy cover against?

Residentsline provide a range of 'All Risks' policies.

Our insurance policies for flats cover blocks of flats or apartments against perils such as:

- Fire
- Lightning
- Earthquake
- Storm
- Flood
- Malicious Damage
- Theft
- Subsidence
- Ground Heave
- Landslip

For a full specification of everything we cover, please refer to our website at www.residentsline.co.uk.

If you are looking to source bespoke cover and highly competitive premiums...**Then you've come to the right place.**

At Residentsline, we only provide specialist insurance for blocks of flats. All our exclusively designed insurance policies are underwritten by A-rated insurance companies who offer dependable, market-leading cover. With our insurance policies for flats, you can always be sure that you're receiving the most comprehensive protection available at the most competitive price for your clients.

Insurance for Blocks of Flats

Residentslines' flats insurance policies are recognised as one of the most reliable policies on the market. They provide cover on an 'All Risks' basis, which basically means the insured will be protected against a wide range of risks.
Our flats insurance policies covers the bricks and mortar of the building, as well as furnishings and contents in communal areas; this protection also extends across any external buildings, garages, swimming pools, garden walls, patios, roads, driveways, underground pipes, communal areas, plus a great deal more.

With Residentsline, your customers will automatically receive a 24-hour claims line and emergency service helpline, so they will never be without the support that they need.

What Else Does a Residentsline Flats Insurance Policy Cover?

Which areas of the Block of Flats are covered?

Whether the property is a purpose-built block, a mill, house, or conversion, don't worry – we provide insurance which can cover all. Our comprehensive policies will cover internal and external features of the flats for which the insured is responsible, such as:

- Interior decorations, kitchen and bathroom fixtures, fixed glass and light fittings;
- Outbuildings, garages and car ports;
- Spas, swimming pools and tennis courts used by residents for domestic and leisure purposes;
- Garden walls, roads, car parks, lampposts, underground and overhead services;
- Landlord's fixtures and fittings and lessee's improvements; and
- Common areas and its contents, including furniture, furnishings and other property of the Insured or for which the Insured is responsible.

For a full specification of everything we cover, please refer to our website for our Policy Wordings and Product Downloads.

What else is included in my Flats Insurance policy?

The insured will also automatically receive special and additional benefits including:

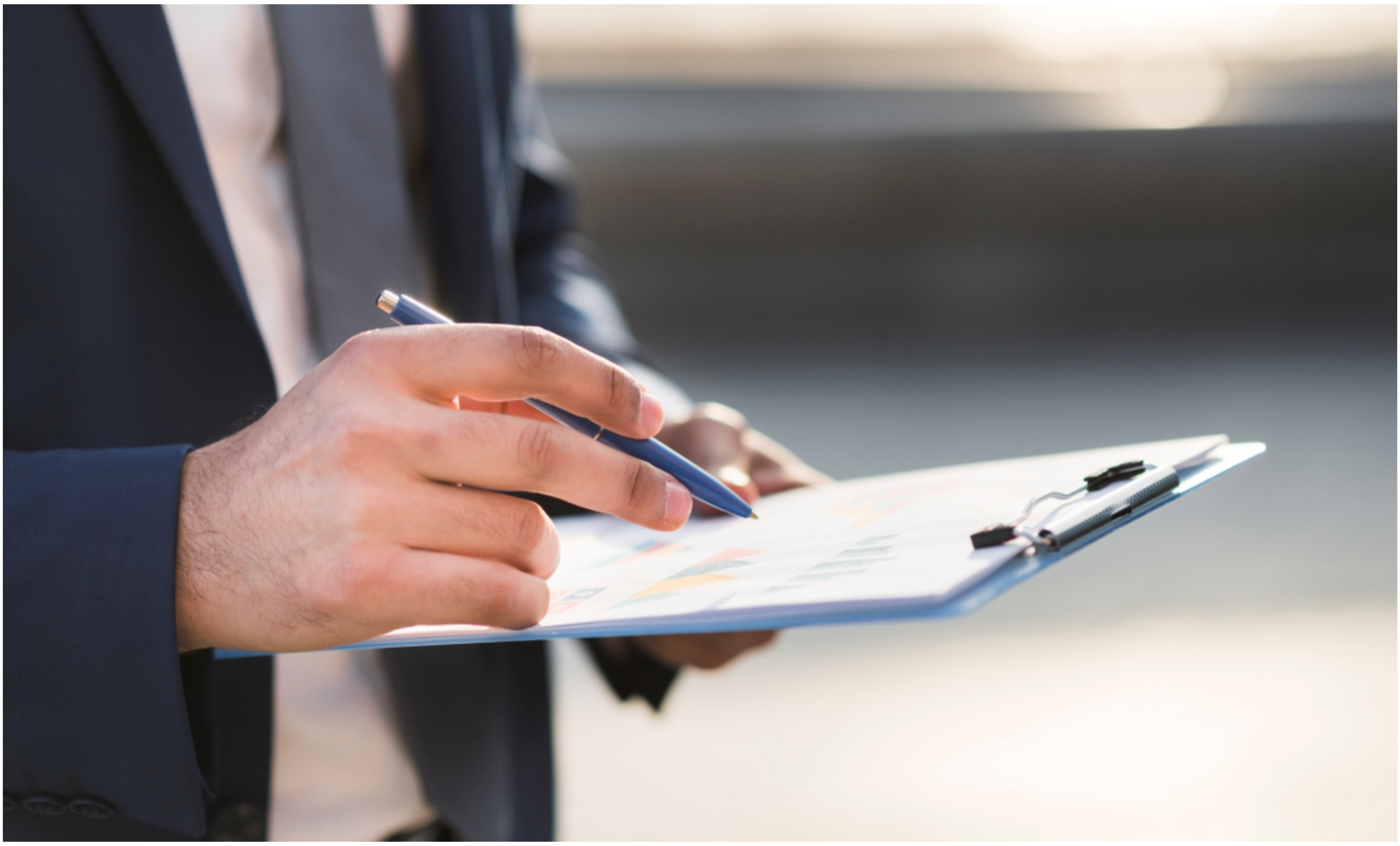
- Loss of/damage to contents of communal areas;
- Alternative accommodation or loss of rent;
- Legal liability for injury to employees;
- Legal liability for injury to the public or occupier;
- Replacement of communal door locks following a theft of keys; and
- Loss of Residents' Management Company cash.

How can I get a Block of Flats Insurance quote?

To begin your journey with us, start by getting your free Block of Flats Insurance quote.

You can do this by calling us on 0800 281 235 to speak to a member of our friendly team.

Alternatively, you can email us for a quote at: quotes@residentsline.co.uk or complete our quote form online at www.residentsline.co.uk.



Management Liability Insurance

Residentsline understands that as a director or officer of a Residents' Management Company, Residents Association or Right to Manage Company individuals have many legal responsibilities and could be liable for decisions made or actions taken whilst working in their position as a Director or Officer.

What is Management Liability Insurance?

Management Liability Insurance includes both Directors and Officers Liability Insurance and Corporate Liability Insurance in one policy wording.

Management Liability protects Directors and Officers AND their company for claims made against them for wrongful acts committed solely by reason of their acting as a director or officer of a company.

Policy cover includes the cost of defence, and in some cases the amount of awards and damages, as a result of claims and prosecutions made in a wide range of situations.

Why might your client need Management Liability Insurance?

Directors of Resident's Management Companies, Residents Associations and Right to Manage Companies can have liability for any acts which are negligent, outside their authority or in breach of duty or trust. The potential for claims is wide ranging and can be from internal or external parties.

Those who serve on a Residents' Management Company (RMC) committee often do so in a very selfless way. They work with the best interests of the individual residents at heart but are often unaware of the inherent risks that they assume from joining the board of their RMC.

Our comprehensive policy provides Management Liability Insurance AND Corporate Legal Liability.

An Officer of a Residents' Management Company has many legal responsibilities and may be held personally liable for any decisions or actions taken whilst working in their position as a Director or Officer.

Situations can change and RMC directors can very quickly be confronted with having to defend legal action brought against them.

Nowhere to hide

Just imagine for a moment how your client would feel if, whilst fulfilling their duties as an RMC director, they were faced with the very real prospect of having all of their personal assets at risk.

The potential for error that can lead to a legal action is very real. When there is financial loss, situations can change and RMC directors can very quickly be confronted with having to defend legal action brought against them and/or other committee members. Ultimately, responsible persons can be drawn into an action brought by any lessee where they feel you or the RMC has let them down.

Being caught up in a legal action may appear to be unfair for any party when they have been managing the block voluntarily to help their neighbours, however, in these situations often they are left with little choice other than to defend their position which could be a complex and lengthy affair, so substantial legal costs can mount up. Who would pay these defence costs without appropriate coverage?

Could Your Business Be Exposed... Have You Mentioned Management Liability Insurance to Your Clients?

Do you have clients who are directors or officers involved in decisions on how a property is run? In the event of a claim for a wrongful act, error or omission, could a claim be redirected to you? Could your own business be exposed if you haven't recommended they (advised them to?) consider Management Liability insurance?

How can I get a Management Liability Insurance quote?

To begin your journey with us, start by getting your free Management Liability Insurance quote. You can do this by calling us on 0800 281 235 to speak to a member of our friendly team.

Alternatively, you can email us for a quote at: quotes@residentsline.co.uk or complete our quote form online at www.residentsline.co.uk.

Terrorism Insurance

It may be tempting to leave out Terrorism Cover when your client is considering Flats Insurance to save money. However, this cover may be required to satisfy their lease or lender.

When deciding whether Terrorism Cover is required, consider the following:

- **Does the lease require the Flats Insurance to include Terrorism Cover?**

The client should always check their lease to see whether it is a requirement. The Council of Mortgage Lenders states that insurance needs to be arranged as required by the mortgage lender. Therefore, if any of the flats in the block have a mortgage, they should check to see whether Terrorism Cover is an obligation.

- **Could the block of flats be a target?**

Although larger cities are generally considered to be at a higher risk, it is impossible to guarantee that even the quietest rural towns are not susceptible to an act related to terrorism. Whilst the consequences will always be difficult to envisage, it is wise to have protection should the worst happen.

- **Who could be personally liable if Terrorism cover is not included?**

Directors have a legal responsibility for their decisions and actions taken on behalf of the Residents' Management Company.

By adding Terrorism Cover when arranging or renewing the Flats Insurance protection, terrorist activity is included covering the freeholders' and leaseholders' assets.

Don't take the risk of leaving your client uninsured.

How to get a Terrorism Insurance quote?

To begin your journey with us, start by getting your free Terrorism Insurance quote. You can do this by calling us on 0800 281 235 to speak to a member of our friendly team who will provide you with all the details you need.

Alternatively, you can email us for a quote at: quotes@residentsline.co.uk or complete our quote form online at www.residentsline.co.uk.

Lift Inspection and Insurance

Under Health & Safety regulations, there is a duty for Companies to ensure that their passenger lifts are formally inspected by a competent authority every 6 months. This includes passenger lifts, window cleaning hoists and winches fixed to the roof of the property.

A record of these inspections must be kept and a certificate issued.

Whilst a lift may have a maintenance agreement in place, this agreement doesn't normally include the statutory inspection requirement.

To help comply with the Lifting Operations and Lifting Equipment Regulations 1998 (LOLER), Insurers offer an inspection service under an Engineering Insurance Policy. Insurers can also extend the policy to include damage to a lift following its breakdown. (If it is sudden or unforeseen NOT if it is due to wear and tear or corrosion/erosion).

Most property owners or blocks of flats insurance policies will cover damage to passenger lifts as a result of an insured peril such as fire, accidental damage and malicious damage.

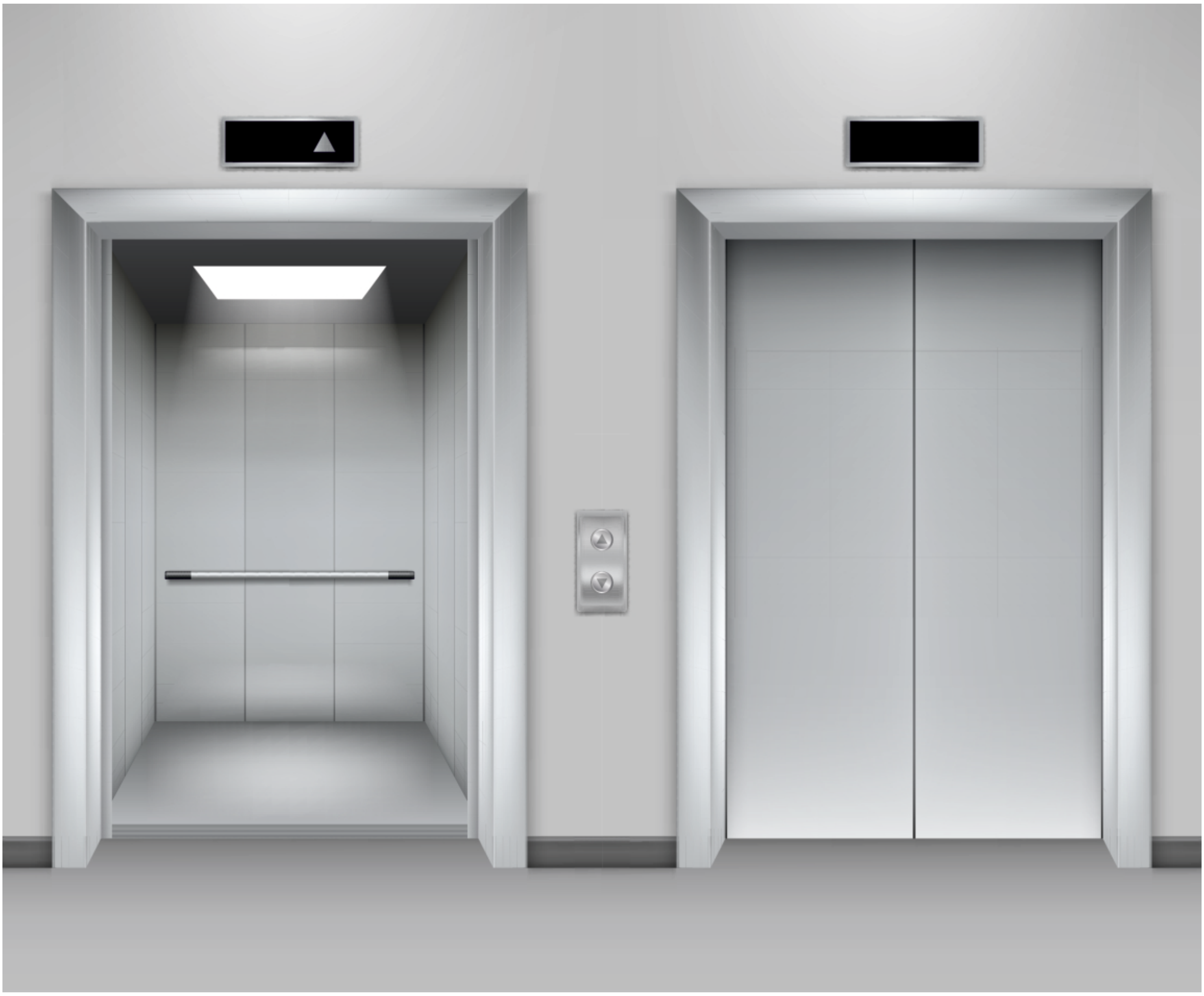
However, these policies do not normally extend to cover damage caused by the breakdown of the passenger lift, hence the need for an Engineering policy.

Residentsline has negotiated very favourable rates for Lift Insurance and Inspection.

How can I get a Lift Inspection and insurance quote?

To begin your journey with us, start by getting your free Lift Inspection and Insurance quote. You can do this by calling us on 0800 281 235 to speak to a friendly member of our team.

Alternatively, you can email us for a quote at: quotes@residentsline.co.uk or complete our quote form online at www.residentsline.co.uk.



Roads and Private Estates Insurance

As property insurance specialists, we know that one policy does not fit all. Our unique Roads and Private Estates Insurance policy has been tailor-made to cover your clients against their responsibility of ownership for communal areas within their estate, as well as protecting them against damage to property such as walls, fences, automated gates, car parks (including barriers), playground equipment, bin stores and cesspits.

Key features:

Material Damage: This is included as standard should you select our widest ranging product and provides cover against accidental damage to communally owned property. Cover includes outbuildings and other structures in their grounds for which they are responsible, such as:

- Car parks/car ports.
- Lampposts and street furniture.
- Roads, pavements, paths, gates and fences.
- Bin stores.
- Playground equipment.
- Re-landscaping costs.
- Fixed fuel oil and liquid petroleum tanks.
- Underground services, septic tanks, cesspits and pumping stations.

Cover is provided on a 'Limit of Liability' basis. The maximum payable under this policy for any one period of insurance is capped at £100,000.

Employers Liability: This protects your client for their legal liability arising out of an occurrence involving accidents. Maintenance staff, cleaners, gardeners and voluntary workers can all be included.

Property Owners Liability: Your client might have a responsibility for their un-adopted road or they may be lucky enough to enjoy the benefits of having a gym, tennis court or swimming pool on their grounds. With these benefits comes the responsibility to protect those that own, use or visit these facilities.

The Limit of Indemnity for these covers is £5,000,000.

Claims:

Our policy has been designed to protect the insured client against a range of accidental and unforeseeable incidents, for example:

- A storm damages their fences.
- A delivery vehicle hits their gates.
- A fire destroys their bin store.

We can also help provide quotations for the following optional extras:

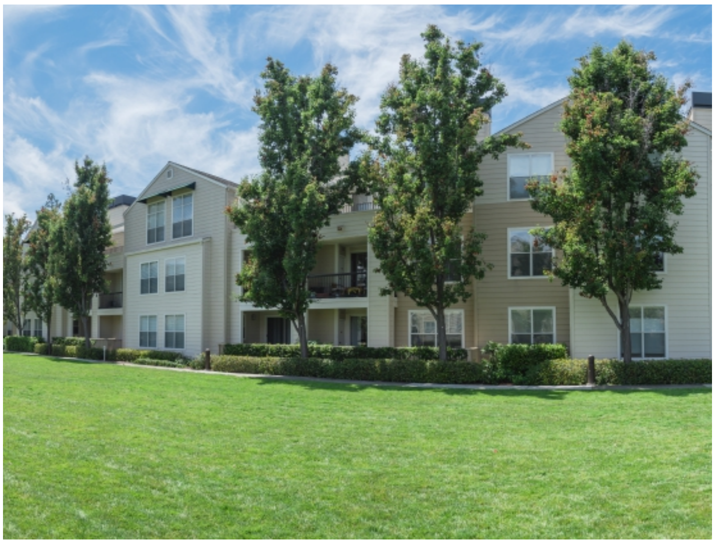
- Legal Expenses cover
- Directors and Officers Liability Insurance

How can I get Roads and Private Estates insurance quote?

Want to know more? Please don't hesitate to give us a ring and talk to a member of our friendly team today.

To begin your journey with us, start by getting your free Roads and Private Estates quote by calling us on 0800 281 235.

Alternatively, you can email us for a quote at: quotes@residentsline.co.uk or complete our quote form online at www.residentsline.co.uk.



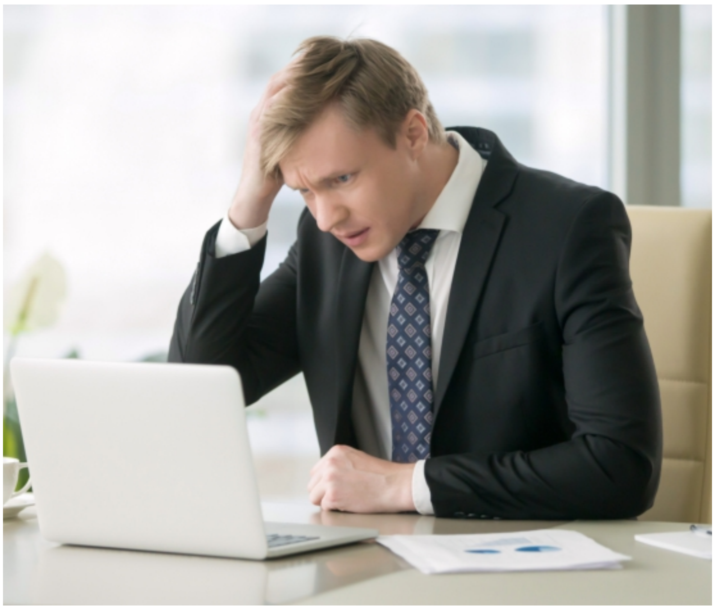
Property Management Portal

Property Management Portal (PMP) is a web-based portal that property managers can access **anywhere, anytime.**

The portal allows you to locate all your block / details in one place under one login.

Our Property Management Portal has been designed specifically for Property Managers. We know that these can be challenging roles, so we have created a platform to make it easier to manage documentation. It is a cloud based system exclusively accessible to our agents.

Property Management Portal is **FREE** to Residentsline Customers and has enabled us to review the system actively via feedback from Managing Agents / primary users. Property Management Portal is therefore constantly evolving.



The Benefits of PMP to Agents:

A personalised dashboard allows the primary user to view key information at a glance for all properties managed and easy access to policies held.

Once a block has been selected, there is a comprehensive management information page, which gives the user an overview of the block's details including primary contact details for the block. **Diary entries** for building insurance renewals, risk management events or just a meeting note reminder.

The user also has the facility to download diary entries by the click of a button and **add images** of the block.

Insurance details and documents for each and every policy held for that block can be viewed directly from the dashboard, and all **policy documents** can be downloaded via PDF.

To help you manage risk management events these can be added in this section. You can add **multiple events**, from Fire Risk or Health & Safety assessments to Asbestos reports etc.

A **documents** section allows the user to upload files relevant to the property, such as insurance documents, fire evacuation procedure or AGM meeting documents. You can also add bespoke folders for your own preference.

An online **address book** relating to each property can be maintained and searched for both flat owners and contractors, making storage and retrieval of contact details quick and easy.

Alerts enables the primary user to email your residents directly with any form of alert that may arise.

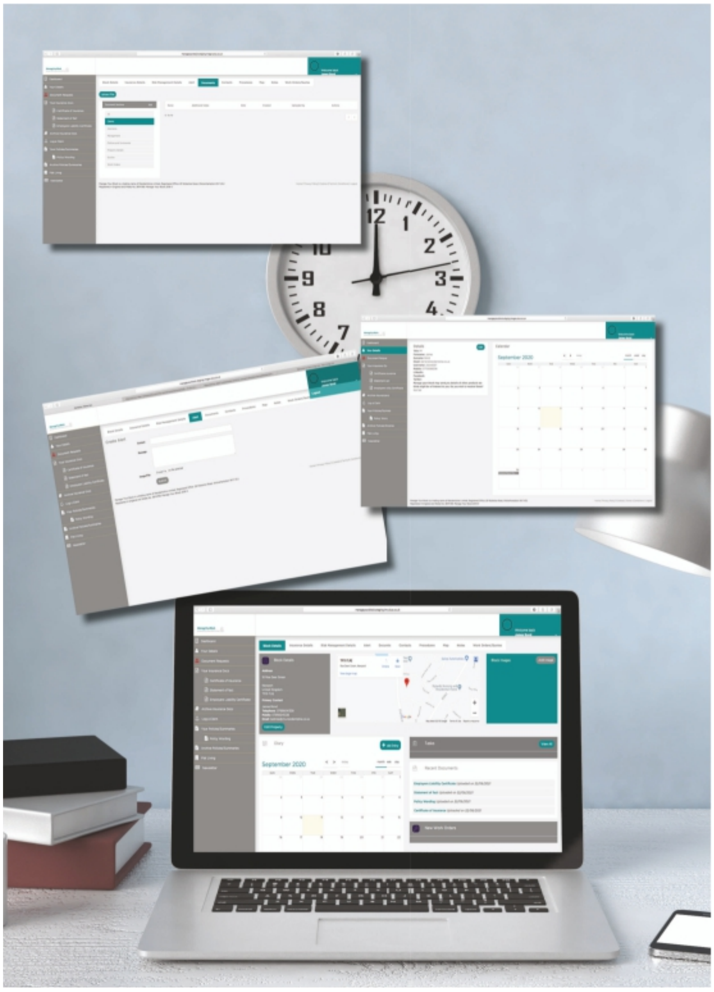
Quotes / Work orders can be produced and emailed directly to a list of your preferred suppliers and automatically recorded.

Manage Your Block

Manage Your Block is designed for Resident Management Companies, Directors and Owners of apartment blocks. With Manage Your Block, your client can update, control and navigate all their documents in a user-friendly hub.

To find out more about how Manage Your Block can benefit your client, visit www.manageyourblock.co.uk or call 0333 5779 070 where a member of our team can get an account set up for you.

MANAGE YOUR BLOCK IS FREE FOR ANY RESIDENTSLINE POLICY HOLDERS



The Benefits of Manage Your Block

Our trustworthy online space provides unlimited storage for important documents to be stored safely and accessed 24/7.

Broken down lift? Power shortage? Contractors working onsite? Provide an instant message to all residents with our alerts feature.

Use the calendar to record any upcoming key dates and reminders. For example, insurance renewal date and health and safety risk assessment due dates.

Create a database of key suppliers and contractors such as plumbers, decorators, window cleaners and gardeners.

Request quotes from key suppliers or contractors and issue work orders to accept quotes.

Use to store all important block documents in one place. For example, copy leases, financial records, fire evacuation procedures and insurance documents.

Share access to the Manage Your Block software with multiple users.

Training Sessions from Residentsline

How do I check a Statement of Fact?

Our training session will show you how to review existing policy documentation.

DANGER
Understand why questions are asked and what could happen if information provided is wrong.

Understanding Timber Framed Property

Our training session aims to help get a better understanding of timber framed property - we will cover the increased risk to insurers, why this information is key and the warning signs that might indicate a timber framed property.

DANGER
What could happen in the event of a claim?

What impact does a fire risk assessment have on insurance?

We will explain how the information in a Fire Risk Assessment might impact an underwriters decision making.

DANGER
Do you have any items from your last fire risk assessment that have not been completed?

How frequently should I value a block of flats? What is recommended and why?

We will cover the importance of getting the value correct and discuss examples of where this has had an impact on insurance.

DANGER
What happens if there is a claim and the property is underinsured?

What is considered a fair presentation of risk?

Our training session will explore what is meant by "material risk information" and how you can present detail in a clear and accessible manner.

DANGER
Insurers will expect certain information to be “known” or “ought to be known” - what happens to the policy cover when critical information is not disclosed?

What info does my broker need to obtain a quote? Why do they ask certain questions?

This training session will touch on why we ask the questions we do, how to find some of the information required and what impact this can have on insurance premiums.

DANGER
The importance of ensuring your Insurer is aware of as much as possible and the dangers if you miss something vital.