



CHINA TAIPING INSURANCE (UK) CO LTD



PROPERTY
OWNER
FACTSHEET



History

You are in good hands.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985, it is a member of the ABI.

Since China Taiping UK began trading, it has established a prominent business stature within the Chinese community as well as in the UK's society in general and we have more than 30 years of experience in underwriting.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK no. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

Your Policy is built of different parts that we advise you read carefully so as to understand all terms and conditions and also to check that all details are correct and relevant as they form the basis of your contract with us including this Proposal Form.

Please ensure that you contact us or your insurance adviser as appropriate as soon as reasonably possible if you think that there are amendments to be made or new circumstances that would affect your insurance.

If you would like to find out more about us please visit our web site at:
www.uk.cntaiping.com



For better or for 'Insured'



Cover Features:



Cover

This Property Owner product is designed to cater for legal liabilities, assets and loss of earnings for a Property Owners risk and it includes unique extensions which make this a first class product of its kind and ensures you get the best value for money you deserve.

To enhance the benefits further, following the Insurance Act (2015), we have gone beyond the obligations of the Act and have made our policies all warranty free.

- **Buildings** should you be the owner of the property or obliged to insure it under a lease agreement
- **Loss of Rent** in the event that the use of the premises is interrupted or interfered with as a direct result of damage insured under the Buildings Section
- **Property Owners Liability** will indemnify you against all sums that you become legally liable for as owner of the Buildings but not as occupier

Optional Covers

- **Employers Liability** will indemnify you against your legal liability to pay compensation and expenses consequent upon injury to any employee arising out of and in the course of their employment in the business described in the policy
- **Contents** in the common parts of the premises including furniture furnishings carpets documents manuscripts pictures prints and works of art and personal effects belonging to you your partners or employees up to a limit as described in the policy

Features

The standard insured perils include loss or damage caused by:

- ❖ Fire lightning explosion earthquake
- ❖ Malicious persons riot & civil commotion but not Terrorism
- ❖ Theft or Attempted Theft following forcible and violent entry
- ❖ Hold up by violence and / or threats of violence to you or your employees
- ❖ Storm or Flood escape of water from water tanks apparatus or pipes
- ❖ Leakage of oil from fixed oil heating installations
- ❖ Aircraft and other aerial devices or articles dropped from them
- ❖ Breakage or collapse of radio or television aerial
- ❖ Impact by any vehicle or animal
- ❖ Falling trees or branches
- ❖ Subsidence ground heave or landslip
- ❖ Accidental damage



Additional Information:

How do I make a Claim?

If You need to notify a claim or any circumstances that may give rise to a claim, You should contact your insurance adviser in the first instance.

Alternatively, you may contact us as follows:

Claims Department

China Taiping Insurance (UK) Company Ltd

2 Finch Lane

London

EC3V 3NA

Telephone: 020 7839 1888

Fax: 020 7621 1202

Email: newclaims@uk.cntaiping.com

More information can be found on the policy wording.

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 020 7741 4100.

What can I do if I change my mind?

If you are a sole trader or an individual, You can cancel within 14 days, the cooling off Period. You will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon your request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium. More details can be found in Your policy wording.

How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer

China Taiping Insurance (UK) Company Ltd

2 Finch Lane

London

EC3V 3NA

Telephone: 020 7839 1888

Fax: 020 7621 1202

Email: compliance@uk.cntaiping.com

More information on how we deal with complaints can be found on the policy wording. If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions.

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London, E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Our Locations

London Office

China Taiping Insurance (UK) Co. Ltd

2 Finch Lane

London EC3V 3NA

Tel: 020 7839 1888

Manchester Office

China Taiping Insurance (UK) Co. Ltd

Manchester One, 53 Portland Street

Manchester M1 3LD

Tel: 0161 236 2631