



BlockSecure...makes sense for your business

BlockSecure has many benefits

You can...

- Enhance your clients' cover
- Speed up your claims
- Increase your efficiency

While at the same time you could...

- **Lower your clients' premiums !**
- **Receive a higher administration income!**
- **Increase your revenue !**

And all this can help you to win new clients - either self managed or from other agents...

- By offering more competitive insurance premiums
- By offering better service
- By providing better cover

The core cover provided is buildings insurance, however numerous **optional extensions are available, full details are shown below**



Optional extensions

Lampier Property Division's objective is to help Block Managing Agents in every way possible.

BlockSecure has been developed to include certain optional extensions that are important to your management companies, and can be included for individual blocks as part of the same policy.

This helps you in many ways...

- You know that your clients are covered correctly
- You don't have to buy the policies separately
- Your administration is easier and you save time
- There is less documentation for you to retain

Details of following extensions are below: -

- **Directors and Officers cover**
- **Legal expenses cover**
- **Terrorism cover**
- **Employers Liability**
- **Engineering Inspection**



Directors and Officers cover

The Directors of your flats management companies are at risk should anything untoward happen as a result of negligence, honest oversight or error. This also applies to part-time and voluntary unpaid Directors or Officers.

Any of them could be sued as individuals instead of, or in conjunction with, their company.

Directors and Officers insurance provides protection against...

- Loss of personal assets
- Legal defence costs
- Claims based on alleged incompetence
- Actions raised by residents



Legal expenses cover

The moment that a problem appears, management companies can obtain free legal advice. Then if the problem persists they can receive legal support, plus the cost of meeting any damages awarded against them.

Why should a leaseholder bother?

- Squatters
- Damage to the property
- Tenants refusing to leave
- Tenants not paying their rent
- Breaches of lease (commercial)

Insurance cover to provide...

- Funding for the legal cost of pursuing or defending a legal action
- Defending allegations from employees e.g. discrimination
- Defending tax investigations from HM Revenue & Customs
- Defending employees against discrimination claims
- Defending the company/employees against criminal offences

Terrorism cover

Standard insurance policies exclude damage to properties caused by terrorism. So if there is a terrorist event that affects your blocks in any way, then it is likely that damage caused will not be covered.

By extending cover under BlockSecure you will protect against this risk.



Employers Liability

This is a legal requirement if you are employing staff. This includes security guards, concierges, gardeners, maintenance staff and cleaners. You do not need Employers Liability Insurance if they are all agency staff and so not employed by you.

Engineering Inspection

Management companies are legally obliged to have inspections of their plant and equipment on a regular basis.

In order to simplify this process, and so that you are you sure that you are fulfilling your legal obligations, Lampier can arrange for engineering inspections at your blocks.

This will include an inspection by a qualified person to inspect any plant or equipment (such as lifts) that requires inspection.

If you fail to organise regular inspections, you could invalidate your Property Owners Liability cover, resulting in a major risk to the management company.