



# Your cover and limits





## Summary of policy limits

The following is only a summary of policy cover, limits and exclusions to help you make an informed decision before purchasing our Landlord insurance product.

You should read all of your documents when you purchase a policy from us.

Section of cover	Limit of cover
<b>Buildings (if selected)</b>	
Buildings	£1,000,000
Loss of rent or alternative accommodation for your tenants	£75,000
Plants in the garden	£1,500
Trace and access	£5,000
Unauthorised use of electric/gas/water	£5,000
Removal of wasp and bee nests	£500
Emergency tree felling and lopping	£1,000
Liability to the public	£5,000,000
<b>Landlord's contents (if selected)</b>	
Landlord's Contents	Refer to your personal details
Gardening equipment	£1,000
Paintings, prints and works of art	£500
Landlord's contents in the garden	£1,500
Plants in the garden	£1,500
Loss of rent or alternative accommodation for your tenants	£25,000
Landlord's fixtures and fittings	£10,000
Temporary removal	£5,000
Unauthorised use of electric/gas/water	£5,000
Liability to the public	£5,000,000
Contents in common parts	£1,000



## Wear and tear

Nothing stays new forever, home appliances break down, curtains fade in the sun and after a while, parts of the building can deteriorate too such as roof tiles or pipes. Our policy doesn't cover any wear and tear.

## Background checks on tenants

We won't cover any direct or indirect loss or damage by theft, vandalism or illegal activities (drug harvesting) caused by your tenants unless you, or any person in charge of your property, have obtained the relevant checks on tenants prior to allowing them to move in, as detailed in the general conditions section of our terms and conditions.

## Cover and exclusions

We'll provide the following cover for any loss or damage to your buildings and contents due to the causes below, up to the limit of cover shown on your quote. Please note the cover below is based on a combined Landlord buildings and contents policy.

**Ticks show what is covered and crosses show what is not covered under each section.**

- ✓ **Fire** (including resultant smoke damage), lightning, explosion or earthquake.
- ✓ **Subsidence or Heave** of the site on which the building stands or **Landslip**.
- ✗ Damage if the main structure of your property or outbuildings are not damaged at the same time, by the same cause.
- ✗ Damage as a result of coastal or river erosion.
- ✗ Damage where compensation has been given under a contract, legislation or guarantee.
- ✗ Damage during demolition, structural alteration or repair work.
- ✗ Damage to solid floors and non-load bearing walls unless the foundations beneath the exterior walls of your property are damaged at the same time by the same cause.
- ✗ Damage caused by bedding down or settlement.
- ✗ Damage caused by poor workmanship or design, or faulty material, including inadequate construction of foundations.
- ✗ Damage caused by not following best building practice at the time of design or construction.
- ✓ **Water or oil leaking** from any fixed tank, domestic appliance or pipe.
- ✓ Loss of metered water or oil.
- ✗ Subsidence, heave or landslip caused by escaping water. This damage may be covered under the section 'Subsidence or Heave of the site on which the building stands or Landslip'.

- ✗ Damage to the tank, appliance or pipe itself, unless caused by freezing.
- ✗ Damage caused by failure, wear and tear or lack of grouting or sealant.
- ✗ Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- ✗ Loss or damage after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.

✓ **Theft or attempted theft**

- ✗ Loss or damage after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage caused by your tenant or other occupant if you have not met our general conditions relating to background checks on your tenants. See our terms and conditions booklet.
- ✗ Any amount recoverable from your tenant.

✓ **Vandalism** - including riot, civil unrest, strikes, labour or political disturbances.

- ✗ Damage after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage caused by your tenant or other occupant if you have not met our general conditions relating to background checks on your tenants. See our terms and conditions booklet.
- ✗ Any amount recoverable from your tenant.

✓ **Damage caused by storm or flood**

- ✗ Loss or damage to gates or fences.
- ✗ The cost of the removal of a tree or branch, unless we've accepted a claim for damage to the building caused by its fall.

✓ **Impact** - by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings.

- ✗ Damage to gates or fences by falling trees or branches including the cost of removing any tree or branch.
- ✗ Damage by domestic pets.
- ✗ The cost of removal of the tree or branch, unless we've accepted a claim for damage to the building caused by its fall.



- ✓ **Temporary removal** - see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for the causes listed above, whilst temporarily removed from your property, but still in the UK, when in the following:
  - a private property where someone is living or building where you work
  - a bank or safe deposit
  - any business premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation.
- ✗ Loss or damage to your contents taken from your property to sell or exhibit.
- ✗ Theft or attempted theft unless violence and force is used to remove your contents from the temporary location.
  
- ✓ **Selling your property** - we'll continue to cover your property for loss or damage covered by this insurance until the completion of the sale.
- ✗ Loss or damage if the property is unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage if the property is insured with another insurer.
- ✗ Loss or damage after the sale of your property has been completed.
  
- ✓ **Accidental damage to underground pipes, cables and drains (and their inspection covers)** that provide services to and from your property that you are responsible for.
- ✓ The reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your property if normal methods of unblocking have been unsuccessful.
  
- ✓ **Accidental damage to buildings and contents**
  - ✗ Cost of maintenance or normal redecoration.
  - ✗ Damage caused during demolition, structural alterations or repairs.
  - ✗ Loss or damage if the property is unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week
  - ✗ Deliberate acts by your tenant.
  - ✗ Any amount recoverable from your tenant.
  - ✗ Damage by domestic pets.
  - ✗ Loss or damage caused by water entering your property unless caused by storm or flood
  - ✗ Loss or damage shown as not insured in these cover and limits.

- ✓ **Alternative accommodation or loss of rent** - see the 'policy limits' table for the amount we'll pay up to if the property becomes unfit to live in, following loss or damage covered under this section for:
  - Loss of any unrecoverable rent you would have received from your tenant or the extra cost of suitable alternative accommodation for your tenant;
  - Ground rent you may still have to pay;
  - Managing agents charges to re-let the property
  - Temporary storage of your contents.
- ✗ Loss of rent or alternative accommodation if the property is not lived in by a tenant.
- ✓ **Loss of keys** - we'll pay the reasonable costs to replace and fit locks to the external doors of your property, and alarms and safes, if your keys are lost or stolen or if there is evidence that keys have been duplicated by an unauthorised person.
- ✓ **Unavoidable damage** - caused by the emergency services when accessing your property or garden as a result of an emergency involving you or your family, employee or your tenant.
- ✓ **Trace and access** - see the 'policy limits' table for the amount we'll pay up to towards the cost to remove and replace any part of the building to find the source of a water or oil leak from any fixed tank, appliance or pipe that forms part of your property, and provide access so repairs can be carried out.
- ✗ The cost to repair the tank, appliance or pipe itself.
- ✓ **Plants in the garden** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your property.
- ✗ Damage by a storm or flood, escape of oil or water, subsidence and accidental damage.
- ✗ Impact by falling trees or branches.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Contents in the garden** - see the 'policy limits' table for the amount we'll pay up to for loss or damage to your contents within the boundaries of your property.
- ✗ Damage caused by storm, escape of oil or water, subsidence or accidental damage.
- ✗ Loss or damage to hedges, trees, shrubs, plants or lawns.



- ✗ Loss or damage after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Moving house**
- ✓ We'll pay for accidental loss or damage while your contents are being moved to another rental property that we're insuring – including while temporarily stored by a storage company for up to 14 days.
- ✗ Loss or damage if you're not using a professional removals firm.
- ✗ Loss or damage to china, glass and brittle items unless these have been packed by professional packers.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Illegal activities** - we'll pay for loss or damage to the property as a result of:
  - fire or explosion.
  - water or oil leaking.
  - theft or attempted theft.
  - subsidence or heave.
  - vandalism (unless your policy documents states damage by tenants is excluded).
  - impact.
  - accidental damage (unless your policy documents states damage by tenants is excluded)
  - the manufacture, cultivation, harvest or processing by other method of drugs classed as controlled substances under the Misuse of Drugs Act (1971).
- ✗ Loss or damage after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✗ Loss or damage caused by your tenant or other occupant if you have not met our general conditions relating to background checks on your tenants.
- ✗ Any amount recoverable from you tenant.
- ✗ Loss or damage shown as not insured in these cover and limits.
- ✓ **Unauthorised use of electricity/gas/water** - see the 'policy limits' table for the amount we'll pay up to for the cost of water, gas, electricity or other metered supply charges incurred by you for which you are legally responsible arising from the unauthorised use by persons taking possession, keeping possession or occupying your property without your authority.



- ✗ Cost incurred if you haven't taken steps to stop unauthorised use as soon as discovered.
- ✗ Cost of charges after your property has been unoccupied for more than 45 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.
- ✓ **Removal of wasp nests** - see the 'policy limits' table for the amount we'll pay up to for costs incurred in removing wasp nests from the property.
- ✗ Cost of removing wasp nests already in existence in the property prior to the start of this policy.
- ✓ **Fire extinguishers** - we'll pay to refill fire extinguishment appliances, replace used sprinkler heads and reset fire alarms following loss or damage covered under this policy.
- ✓ **Tree felling and lopping** - see the 'policy limits' table for the amount we'll pay up to for the costs incurred in removing or lopping trees by a professionally qualified tree surgeon or tree feller, which are an immediate threat to the safety of life or the property.
- ✗ Legal or local authority costs involved in removing trees.
- ✗ Costs incurred solely to comply with a preservation order.
- ✗ Costs for routine maintenance.
- ✓ **Contents in common parts** - see the 'policy limits' table for the amount we'll pay up to for the loss or damage to contents in common parts of the property to which the tenants have access.
- ✗ Accidental damage or vandalism.
- ✗ Any loss or damage shown as not insured elsewhere within the policy documents.
- ✓ **Landlords fixtures and fittings** - see the 'policy limits' table for the amount we'll pay up to for loss or damage covered by this insurance to any fixtures or fittings you have installed in your property or for which you are legally responsible.
- ✗ Loss or damage covered by any other insurance.
- ✗ Loss or damage shown as not insured in these policy documents.



## Public liability

- ✓ See the 'policy limits' table for the amount we'll pay up to for any claim per incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit.
- ✓ If following an accident someone dies, is injured, falls ill or has their property damaged, we'll cover your legal liability as:
  - a landlord letting your property
  - the owner of the building and its land.
  - under section 3 of the Defective Premises Act 1972 or the Defective Premises Northern Ireland Order 1975 for any property you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.

There is no cover for liability from:

- ✗ The death, bodily injury or illness of you or your employees.
- ✗ Loss or damage to any property you or your employees own or are responsible for.
- ✗ An agreement you have with another party.
- ✗ Any professional, occupational or business activity unless relating to your activities for letting your property.
- ✗ Pollution or contamination unless it's caused by oil leaking from any fixed heating installation in your property.
- ✗ The cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.
- ✗ Any liability covered by another insurance.





## To make a claim

24 hours a day, 365 days a year

**0330 678 5055**

(in the UK)

**+44 1202880354**

(outside the UK)

## Domestic emergency assistance helpline

24 hours a day, 365 days a year

**0330 678 5246**

## Legal advice helpline

24 hours a day, 365 days a year

**0330 678 5245**



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