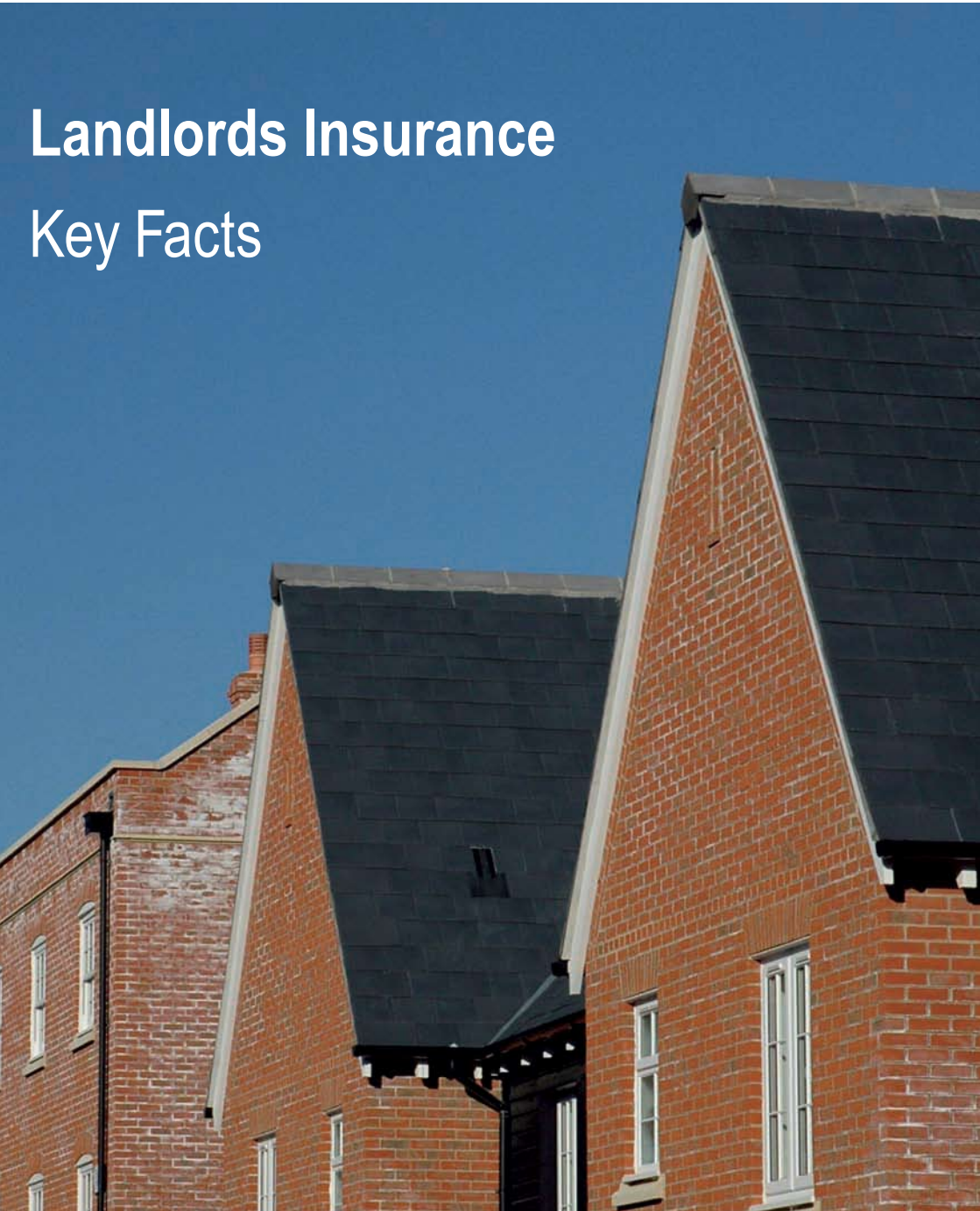


Landlords Insurance

Key Facts



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Landlords Insurance is underwritten by Brit Insurance Limited (sections 1-5 inclusive) and Inter Partner Assistance (sections 6 & 7 inclusive). It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following provides only a summary of the main policy benefits and the main terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. Your policy schedule will show the covers that you have selected. You should check carefully to ensure you have the cover you require. On receipt of your policy documents, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel the Policy” for more information.

Section 1 – Buildings

Features & Benefits	Significant Exclusions or Limitations
<p>Structure Damage Covers your residence & other permanent structures on your land against damage by fire, flood, storm, subsidence and other similar causes</p>	<ul style="list-style-type: none"> – Damage caused to fences or gates by storm or flood is excluded – For subsidence claims you must pay the first £1,000
<p>Standard Accidental Damage Covers the accidental breakage of windows & sanitary ware and damage to drains, pipes, cables or underground tanks</p>	<ul style="list-style-type: none"> – Excludes wear and tear – Some specific causes of damage may be excluded
<p>Trees, Shrubs, Plants and Lawns Fire, theft, lightning and vandalism cover for the plants in your garden</p>	<p>Cover is limited to £1,000</p>
<p>Trace & Access Covers the cost of tracing a leak from a heating or water system</p>	<p>Cover is limited to £5,000</p>

You may choose to add the following cover to Buildings Insurance:

Features & Benefits	Significant Exclusions or Limitations
<p>Full Accidental Damage Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling, or damaging a worktop</p>	<ul style="list-style-type: none"> – See standard cover above

Section 2 – Contents

Features & Benefits	Significant Exclusions or Limitations
<p>New For Old Covers the contents in your residence against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> - Landlord's fixtures and fittings are excluded - Resident's contents are excluded - Clothing, personal belongings, televisions and audio & video equipment are excluded - If the sum insured is less than the full replacement value, your claim may be reduced

Section 3 – Legal Liabilities

Features & Benefits	Significant Exclusions or Limitations
<p>Property Owners Liability Covers your legal liability as owner of your residence to pay damages as a result of accidental death or injury to anyone or damage to their property</p>	<p>Cover is limited to £2m</p>
<p>Employers Liability Covers your legal liability as an employer to your domestic employees to pay damages as a result of accidental death or injury to your domestic employees or damage to their physical property</p>	<p>Cover is limited to £10m</p>

Section 4 – Emergency Assistance

Features & Benefits	Significant Exclusions or Limitations
<p>In an emergency we'll pay up to £500 for urgent repairs to make your residence safe & secure</p>	<p>Excludes maintenance of your residence or damage caused by wear and tear</p>

Section 5 – Locks and Keys

Features & Benefits	Significant Exclusions or Limitations
<p>We will pay up to £500 to replace locks or keys to outside doors, safes or alarms following accidental damage or theft</p>	<p>Damage caused by mechanical, electrical or electronic fault or breakdown</p>

The following apply to sections 1-5 regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions

- No cover is provided for wear & tear, maintenance or anything that happens gradually.
- If you leave your residence unoccupied for more than 60 consecutive days, some covers will be restricted and some will not apply.
- No cover is provided for any loss, damage, liability, cost or expense as a result of the property being used for any business, trade or professional purposes other than the letting of the residence or any incidental clerical business use by the resident.
- No cover is provided for any loss, damage, liability, cost or expense as a result of the residence being sub-let.

Excesses & Limits

- Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.

Section 6 – Landlords Legal Expenses

Features & Benefits	Significant Exclusions or Limitations
<p>Tenancy Disputes Legal costs incurred in proceedings against a tenant or guarantor where the tenant fails to perform his obligations set out in the tenancy agreement relating to the rightful occupation of the insured property</p>	<ul style="list-style-type: none"> - Where the insured fails to provide evidence that they successfully completed a tenant reference on the tenant before the tenant has entered the property (and guarantor if required) or where the tenancy agreement started more than 31 days after the tenancy reference. Full details of the tenant reference requirements can be found in the policy wording - Within the first 90 days of the insured period where the tenancy agreement commenced before the insured period - Where the amount in dispute is less than £250 including VAT
<p>Property Disputes Proceedings for nuisance or trespass against the person or organisation infringing the Insured's legal rights in relation to the insured property</p>	<ul style="list-style-type: none"> - The nuisance or trespass must have commenced at least 90 days after the Insured first purchased this insurance - There is no cover under this section arising from a dispute relating to a tenancy agreement or any other lease or licence to occupy property or land
<p>Criminal Prosecutions Criminal prosecutions brought against the Insured in relation to the insured property under the gas, electric or soft furnishings regulations</p>	<ul style="list-style-type: none"> - The insured must take all reasonable steps to comply with the regulations and keep evidence of compliance
<p>Legal advice service available 24/7 The maximum amount payable in legal costs is £50,000 for any one claim</p>	<ul style="list-style-type: none"> - Any claim which is not reported to arc within 45 days of it occurring - The insurance covers the legal costs incurred by Arc's panel solicitors. The insured is not covered for any other legal representative's costs - The territorial limits are the United Kingdom

Section 7 – Landlords Rent Guarantee

Rent Guarantee Insurance

Features & Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> - Cover will be provided in respect of rent arrears owed by the tenant under the tenancy agreement in cases where you are pursuing proceedings under your landlord's legal costs Insurance policy to evict the tenant - If Your claim is accepted this insurance will pay the monthly rent shown in the tenancy agreement up to a maximum of £2500 per month. The maximum rent payable per claim is £15,000 or the equivalent of six months rent, whichever is the lesser amount 	<ul style="list-style-type: none"> - All exclusions and limitations applying to the landlord's legal costs insurance also apply to this cover which is an extension of that policy - The claim must be reported during the period of insurance and within 45 days of the first default of the tenancy agreement by the tenant - Where the insured fails to provide evidence that they successfully completed a tenant reference on the tenant before the tenant has entered the property (and guarantor if required) or where the tenancy agreement started more than 31 days after the tenant reference. Full details of the tenant reference requirements can be found in the policy wording - The first full months unpaid rent is not covered by this insurance - Rent is only payable during the period of the tenancy agreement or until vacant possession has been gained, whichever happens sooner - After vacant possession rent claim payments will cease to be payable until such a time that the insured property is in a suitable condition that it may be the subject of a further tenancy agreement. When the insured property is in that suitable condition, then rent will be paid for a further two months at 100% of the rent for the first month and 50% of the rent for the second month - All vacant possession benefit will cease upon a new tenancy agreement commencing within that two month period; the expiration of the two month period; or expiration of the original period of the tenancy agreement - If the amount of the deposit exceeds the first months rent, rent arrears will be covered after deduction of the balance of the deposit. If the balance of the deposit is subsequently required to meet the cost of dilapidations, this balance will then be reimbursed - If the tenant is claiming housing benefit, rent will not be paid until the outcome of the Housing Benefit claim is known

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Landlords Insurance policy you should call the Claims Helpline shown on your policy schedule as soon as possible. You must provide any information or help that is requested. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact our customer services team at customerservices@propertyrisks.com or on 0845 072 0292.

They will tell you what they will do to resolve your concerns and how long it will take. If you would like to make a complaint under your policy please advise customer services or consult your policy wording for full details.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly installments. Annual premiums may be paid by debit or credit card and monthly installments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting premiums. For other payment by debit or credit card, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by contacting us. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. We may cancel this policy by giving you at least fourteen days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

The policy is governed by English Law. The language used in this policy and any communications relating to it will be English.

PropertyRisks

PropertyRisks is a trading division of BrandRisks Limited. BrandRisks Limited is an Appointed Representative of Electrical Contractors Insurance Services Limited who are authorised and regulated by the Financial Services Authority ('FSA'), number 312803. You can check our details on the FSA's website by visiting www.fsa.gov.uk/register or by contacting the FSA on +44 (0) 845 606 1234.

Insurers

Landlords Insurance is underwritten by Brit Insurance Limited (sections 1-5) and Inter Partner Assistance (sections 6 & 7) who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group

If you have any questions or queries in relation to this document please contact us at customerservices@propertyrisks.com or on 0845 072 0292

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