

## Summary of Cover

# RESIDENTIAL LANDLORD BUILDINGS & CONTENTS INSURANCE

**An insurance package designed for Landlords of let property.**

**Discount Insurance offers you comprehensive standard cover plus optional extras.**

**Inflation Protection** - We take away the burden of keeping **your buildings sums insured** in line with inflation - **we** use recognised price indices to amend **your sums insured** to reflect inflation.

**Expert Claims Management** - We take on the burden of negotiating with third parties on **your** behalf.

**Spreading Your Cost** - You can take up the option to pay **your** annual premium by monthly direct debit - helping **you** to manage **your** cashflow. There may be a charge associated with this.

**Policy Duration** - This is an annually renewable **policy**; **pro-rata options are available when policy is purchased as part of a portfolio. Please contact Customer Services for more details.**

**Sums Insured** - Correct values at risk must be advised to **us**. If the sums insured **you** request are not adequate this may jeopardise **your** claim or cover.



## POLICY SUMMARY

This document is a summary of the insurance cover provided by the Landlord's **Buildings** and **Contents** Insurance product and, as such, it does not contain the full terms and conditions of **your** insurance. **You** can find the full terms and conditions of the product in the **policy** document. This summary is provided to **you** for information purposes only and does not form part of **your** insurance contract.

Type of Insurance Cover - Discount Insurance offers comprehensive cover for Landlords of let **property** including **buildings, contents, communal contents, public liability and employers' liability**. Please refer to **your policy certificate** for full details of **your** cover.

The maximum amount **we** will pay is the **sum insured** or limit shown within **your policy** wording or on the **policy**.

## FEATURES AND BENEFITS

Cover applies to Great Britain, Northern Ireland, the Isle of Man.

### Buildings

Cover Offered	Standard Cover	Policy ref
Replacement value of <b>buildings</b> , flats or rented private <b>dwelling</b> , houses and associated outbuildings/garages (including debris removal, architects and surveyors' fees)	Up to amount nominated by the Insured	Page 7
"All Risks" cover including subsidence being subject to certain exclusions	✓	Page 7
Automatic reinstatement of <b>sum insured</b> following a loss	✓	Page 14
<b>Damage</b> to cables, drains and underground pipes	✓	Page 11
Cover for tracing and making good leaking underground pipes, drains and cables	£2,500 for any one claim and £25,000 in any period of insurance.	Page 11
Accidental glass breakage for fixed glass and sanitaryware	✓	Page 11
Loss of rent or alternative accommodation expenses as a result of <b>damage</b> covered by the <b>policy</b>	30% of <b>buildings sum insured</b>	Page 12

<b>Damage</b> to landscaped gardens caused by emergency services	£5,000 in any one period of insurance	Page 12
Replacement of locks and keys following theft	£500 per <b>property</b> in any period of insurance	Page 12
Loss of metered water as a result of escape water	£5,000	Page 12
Emergency access	✓	Page 12

### Contents

Cover Offered	Standard Cover	Policy ref
Replacement value of household goods and all other personal <b>property</b>	Up to amount nominated by the Insured	Page 15
"All Risks" cover available for high risks items	✓	Page 15
Curios and works of art	£1,000 per item	Page 15
<b>Property</b> in the open but within the premises (this limit shall not apply to radio and television aerials, satellite dishes, their fittings and masts that are fixed to the <b>property</b> )	£250	Page 15
Domestic oil in fixed fuel oil tanks	£1,000	Page 15
Accidental glass breakage for fixed glass and sanitaryware	✓	Page 20
<b>Contents</b> , if not otherwise insured, are covered whilst temporarily removed from the premises	✓	Page 20

### Communal Contents

Cover Offered	Standard Cover	Optional Cover	Policy ref
Replacement value of <b>communal contents</b>	£20,000	Increased sums insured	Page 22
Cover for specified perils see <b>policy</b> wording	✓		Page 22
Curios and works of art	£1,000 per item		Page 22

### Liability

Cover Offered	Standard Cover	Optional Cover	Policy ref
Public liability for property owners (employers liability covered up to £10,000,000)	£5m	£10m	Page 24
Cover for legal defence costs for prosecutions under the Health and Safety at Work etc Act 1974	✓		Page 24
Legal liability incurred under the Defective Premises Act	✓		Page 25

## SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

Significant or Unusual Exclusions and Limitations	Applies to
The <b>property</b> must be maintained in a good state of repair and reasonable precautions must be taken to avoid any loss	<b>Buildings, Contents &amp; Communal Contents</b>
Special terms apply to empty/ <b>unoccupied buildings</b> - <b>you</b> must advise Discount Insurance immediately if any part of the <b>property</b> becomes unoccupied	<b>Buildings, contents &amp; communal contents</b>

Cover on this <b>policy</b> does not include: computer or data processing equipment, operator error, virus or hacking	<b>Buildings, contents &amp; communal contents</b>
Subsidence <b>damage to property</b> , except garages, where main <b>building</b> is not <b>damaged</b> at the same time	<b>Buildings &amp; contents</b>
Diminution in market value is not covered	<b>Buildings, contents &amp; communal contents</b>
Theft or malicious <b>damage</b> by the Insured (or member of their family) or any <b>employee</b> or by the tenant residing in the <b>building</b> or other people lawfully on the premises or with the deception of any of these persons, is not covered by this insurance	<b>Buildings, contents &amp; communal contents</b>
<b>Cover does not include property</b> in the open	<b>Communal contents</b>
Valuables, gold, silver, furs and jewellery are not covered under this insurance	<b>Contents &amp; communal contents</b>
Gradually operating causes e.g. rust, rot, corrosion and gradual pollution will not be covered on this <b>policy</b>	<b>Buildings, contents &amp; communal contents</b> and public liability
Fines and penalties imposed	Liability covers
Liability assumed by agreement	Public liability
Liability for which compulsory motor insurance is required	<b>Employers' and public liability</b>
<b>Damage to property</b> in your custody	Public liability
Excess applies to each and every loss per <b>dwelling</b>	All covers

#### EXCESSES

Policy Excesses	Minimum Standard Excess (Refer to Policy certificate)
Subsidence minimum <b>excess</b>	As detailed on your <b>policy certificate</b>
Public liability - <b>property damage</b>	As detailed on your <b>policy certificate</b>
<b>Buildings and contents</b> occupied properties	
(i) Malicious <b>damage</b> , storm, flood, escape of water, theft or accidental <b>damage</b> ;	(i) <b>Buildings &amp; contents</b> , as detailed on your <b>policy certificate</b>
(ii) All other losses except subsidence	(ii) <b>Buildings &amp; contents</b> , as detailed on your <b>policy certificate</b>
<b>Buildings and contents</b> unoccupied properties and properties occupied by asylum seekers	
(i) Malicious <b>damage</b> , storm, flood, escape of water, theft or accidental <b>damage</b>	(i) As detailed on your <b>policy certificate</b>
(ii) All other losses except subsidence	(ii) As detailed on your <b>policy certificate</b>

#### EMPTY/UNOCCUPIED PROPERTY

**We** must be notified as soon as possible, but in any event within 45 days, whenever a **property** becomes empty or **unoccupied**. Failure to comply with any part of this section could invalidate a claim.

**We** will not pay for any claim arising under: section 1, 2 and 2A subsections (Theft), (Riot), (Malicious **Damage**), (Accidental **Damage**) of the perils insured and (Glass) of the extensions; if any **property(s)** is/are left without an occupant for more than 14 consecutive days unless:

- The premises are inspected at least once during each 14 days by **you** or **your** appointed representative;
- The water, gas and electricity supplies are turned off at the mains and the water system drained; except where required to be maintained for central heating;
- If an operational central heating system is in place, it must be set for a minimum continual temperature of 13°C;
- Door, door locks and windows identified as being suitable for external use must be fitted and used at all times;

- All refuse and waste materials are removed from the interior of the premises and no accumulation of refuse and waste be allowed in the adjoining yards or spaces owned by **you**;
- The tenant or permitted occupier is away from the **property** due to annual leave. Period of annual leave should not exceed 30 consecutive days.

Other terms and conditions may apply, dependent on circumstance.

#### YOUR CANCELLATION RIGHTS

**You** are entitled to cancel **your** insurance **policy** at any stage during the **policy** term. **You** are entitled to a period of 14 days, from inception, in which to consider the content of **your** insurance **policy**, and the extent of the cover therein. Cancellation of **your policy** within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the **policy** for which **we** have made a payment;
- No claims made under the **policy** which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to **us**.

Cancellation after 14 days will be subject to the normal terms and conditions of the **policy** wording, and will be refunded pro-rata, less 15% of the total cost of the insurance premium.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the premium will be given.

#### CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the Discount Insurance claims line on **020 8847 8007**. Claims must be submitted within 30 days of the incident, full details of the claims process can be found in the **policy** wording.

#### MAKING YOURSELF HEARD

Any complaint **you** may have should in the first instance be addressed to **your** insurance Adviser, then claim office or helpline as applicable. If **you** are not satisfied with the way in which **your** complaint has been dealt with, **you** should write to Discount Insurance Customer Services department.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- Your** business has a turnover of less than £1,000,000;
- Referral to the Financial Ombudsman will not affect **your** right to take legal action;
- Full details of addresses and contact numbers can be found within the **policy** wording.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Royal & Sun Alliance Insurance plc and Home and Travel Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should we be unable to meet our obligations. Under the scheme:

- Compulsory insurance is covered in full
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

**You** may contact the FSCS on **0800 678 1100** or full information are available at [www.fscs.org.uk](http://www.fscs.org.uk)

#### FINANCIAL SERVICES AUTHORITY REGULATION

Home and Travel Ltd, RGA Underwriting Ltd, Royal & Sun Alliance Insurance plc, Allianz Insurance plc and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on **0845 606 1234**.

This policy is underwritten by a consortium of specialist insurers. The Lead Insurers are Royal & Sun Alliance Insurance plc, No. 93792. Registered in England and Wales at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Also underwritten by Allianz Insurance plc, No. 84638. Registered in England at 57 Ladymead, Guildford, Surrey, GU1 1DB and Groupama Insurance Company Ltd No. 995253. Registered in England at 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

For further details about this cover, please contact the Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.

Alternatively you can buy online at [www.discountinsurance.co.uk](http://www.discountinsurance.co.uk)