

Summary of Cover

# RESIDENTIAL LANDLORDS

## Buildings and Contents Insurance

**keyfacts**

**POLICY SUMMARY**

**Important – you should read this**

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Discount Insurance Let Property insurance policy underwritten by Zurich Insurance plc. The full terms, conditions and exclusions are shown in the policy wording and you are recommended to read these carefully. A copy of the policy wording is available on request. Your certificate of insurance issued when you arrange your policy will confirm which cover is in force for your property.

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to you in English.

It is most important that you tell us of any material change in your circumstances which may affect this insurance cover. Material facts can have an effect on what you are covered for and how much you pay. If you are not sure whether something is important, please tell us anyway, since a failure to disclose a material fact relevant to this insurance, could result in your cover being invalid.

**What cover do I have?**

The sections of cover you have selected are shown in the policy certificate.

**How long is it for?**

Your policy will normally run for 12 months unless you or **we** choose to cancel. Pro-rata options are available when a policy is purchased as part of a portfolio. Please contact Customer Services for more details.

**What cover is available?**

Discount Insurance Let Property insurance policy provides the following cover options:

- Buildings – the structure of the **insured property**.
- Landlord's Contents – the contents belonging to and provided by you for use by tenants at the **insured property**.

**Landlord's Buildings and Contents sections**

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass of sanitary ware, falling or breakage of radio and television aerials and dishes.

Limits apply when the property is unoccupied; please refer to the certificate for levels of cover.

**Buildings section**

This covers the structure of your property and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, and terraces at the property.

Additional Buildings cover	Sum Insured and/or limits
Sum insured	The sum insured selected by you
Loss of Rent (including up to 2 years ground rent) or alternative accommodation	30% of buildings sum insured
Lock replacement	£250
Loss of oil and metered water	£500
Water damage tracing costs	£5,000
Landscaped gardens	£1,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Emergency access	£1,000
Removal of nests	£500
Your legal liability to others as owner of the buildings	£5,000,000
Your liability for accidents to <b>domestic employees</b>	£10,000,000

**Landlord's Contents section**

Landlord's contents are furniture, carpets, furnishings and household goods which you own or are legally responsible for as the landlord and that are contained in the **insured property** or the communal parts of the **insured property** and provided by you for the use of your tenant or for use in connection with the maintenance of the **insured property**. Landlord's contents do not include vehicles or craft, tenant's property, in the open or valuables such as gold or silver articles, jewellery or watches. Landlord Contents are limited to the contents detailed in the landlord's property inventory, which is part of the tenancy agreement.

Additional Landlord's contents cover	Sum Insured and/or limits
Sum insured	The sum insured selected by you
Mirrors and glass	Cover included in the contents sum insured.
Loss of oil	£1,000
Landlord's contents in the open	£250
Your legal liability to others as owner of the Landlord's contents*	£5,000,000
Your liability for accidents to <b>domestic employees</b> *	£10,000,000
Loss of rent (including up to 2 years ground rent) or alternative accommodation*	30% of contents sum insured
Landlord's gardening equipment	£1,000

\*Where Landlord's contents are insured.

**What is not insured?**

This is a summary of the key exclusions or restrictions that apply to your policy:

**Buildings and Landlord's Contents Sections**

We are not liable for the first amount in **excess** for your insurance—please refer to your insurance certificate for the **excesses** that apply for your policy.

**Subsidence, landslip or heave**

A £1,000 **excess** applies to claims (unless shown differently in your certificate) for buildings and contents.

There are a number of exclusions, the main ones being:

- Loss or damage from the coast or a river bank being worn away;
- Damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts; central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
- To solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause;
- From settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design.

**Storm or flood but not:**

- Loss or damage caused by frost;
- Loss or damage to gates, fences, hedges, and railings;
- Loss or damage caused by a change in the water table.

**Riot and malicious damage and theft, attempted theft but not:**

- Loss or damage when the **insured property is empty or unoccupied**;
- Loss or damage by deception unless entry is gained by deception;
- Loss or damage where violent or forcible entry to or exist from the property was not used.

**Accidental damage**

Accidental Damage is included for buildings and contents with some limitations; please refer to you policy wording for full details.

There are a number of exclusions and the main ones are:

- The cost of maintenance or normal redecoration;
- Loss or damage due to settlement, shrinkage or expansion;
- Loss or damage caused by wear and tear, depreciation, rot, fungus, mildew, insects, vermin, domestic pets, damp, rust, corrosion, atmospheric or climatic conditions, frost, scratching or denting, the effects of light or any other gradually operating cause;
- Loss or damage due to faulty workmanship, defective design or the use of defective materials;
- Loss or damage caused by a person you employ to carry out maintenance or repair work;
- Loss or damage specifically excluded elsewhere under Section 1 buildings;
- Loss or damage caused as a result of the property being used for illegal activities.

#### Escape of water / oil but not

- Loss or damage when the **insured property** is **empty or unoccupied**.

#### Mirrors and glass but not

- Loss or damage when the **insured property** is **empty or unoccupied**.

#### Water and heating installations but not

- Loss or damage when the **insured property** is **empty or unoccupied**.

#### Vehicles and craft

Landlord's contents cover does not include vehicles and craft, their accessories or any liability arising from any of these.

#### Empty/Unoccupied Properties

If the **insured property** is **empty or unoccupied**, cover will be restricted to damage caused by fire, lightning, explosion, earthquake and aircraft. It is also a condition that when the **insured property** is **empty or unoccupied**, it must be inspected not less than once in every 7 days, by a responsible person acting on your behalf and that any/all faults discovered must be remedied immediately. When the property is **empty or unoccupied** the cumulative **excess** is increased by a further amount; please refer to your insurance certificate for the **excesses** that will apply to your policy. Please refer to the policy wording under Condition 7, page 17, for the full details and conditions of unoccupancy.

#### Repairs or Renovations

During the period of repairs or renovations, the **excesses** are increased; please refer to your insurance certificate for the **excesses** that will apply to your policy.

#### Terrorism

**We** will not pay for any claim arising directly or indirectly from an act of terrorism. An act of terrorism means preparing, threatening to use, or actually using any item capable of producing biological, chemical, or nuclear pollution or contamination.

#### Conditions

There are a number of conditions that apply to the policy; please refer to your insurance certificate for all the conditions that apply to your policy and refer back to the policy wording for full details. Standard conditions to your insurance include:

- You must give immediate notice of any change in the tenancy type as shown on the certificate;
- You must notify Discount Insurance as soon as the property becomes empty or unoccupied;
- No cooking is to be undertaken inside any part of the building insured by this policy other than in areas that have been constructed and equipped as domestic kitchens;
- All gas and electric appliances and installations must be regularly inspected by you or a responsible person acting on your behalf as required by the appropriate legislation. These should be repaired, replaced, maintained or serviced as necessary to ensure good order and records kept;
- No portable heating appliances, other than portable electric heaters where there are no visible heating elements are to be used in any part of the **insured property**;
- When the resident/tenant is away from the property due to annual leave; the property must be maintained at a minimal temperature of 13°C at all times. Period of annual leave should not exceed 30 consecutive days.

#### General Policy Exclusions

There are a number of general exclusions that apply to residential properties policies issued by all insurers; please check your insurance certificate for the exclusions that apply to your policy and refer back to the policy wording for full details.

Main Exclusions include:

- Loss or damage that occurs when the property is unoccupied;
- Any loss or damage that happens outside of the period of insurance or before (pre-existing damage) the inception of the initial policy;
- Loss, damage or liability that arises as a result of the property being used for illegal activities.

#### How do I make a claim?

You may contact **us** on the following number 0208 847 8007

#### Emergency Assistance - 0845 712 5220 24 hours a day

If you require immediate assistance to deal with an emergency at the **insured property** – such as a burst pipe or main or to make the **insured property** weatherproof or secure after damage – **we** can arrange for a suitable registered tradesman to attend on your behalf. You will have to pay any callout charge and for the work, but if the loss or damage is covered by your policy you can submit a claim for reimbursement (subject to any policy **excess**).

#### Important

Tradesmen sent out have no authority to advise on what is, and is not, covered by your policy.

#### Our complaints procedure

**We** value the opportunity to investigate any concerns you may have about any aspect of **our** service and are committed to handling all complaints fairly, thoroughly and promptly.

#### Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with the insurance advisor who arranged the policy for you as they will generally be able to provide you with an immediate response to your satisfaction.

By post: The Business Exchange, 26/28 Hammersmith Grove, London, W6 7BA.

You can telephone on 0208 847 8000

Or e-mail: [info@discountinsurance.co.uk](mailto:info@discountinsurance.co.uk)

If your complaint cannot be resolved straight away, and it relates to the terms and conditions of the policy, the complaint will be passed to **us** to deal with. Otherwise, Discount Insurance will carry out a full investigation and provide a response. **We** and Discount Insurance both aim to resolve your concerns as soon as possible and will keep you informed of progress whilst enquiries are continuing.

The majority of complaints that are not resolved straight away are resolved within four weeks of receipt.

#### The Financial Ombudsman Service (FOS)

If **we** are unable to resolve your complaint to your satisfaction within 8 weeks, or if **we** have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed £2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the complaints procedure does not affect your legal rights.

#### Financial Services Compensation Scheme

Zurich 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)

#### Your Cancellation Rights

If you decide that you do not wish to continue with this insurance policy (or any other future renewals), please contact **us** or your insurance advisor immediately in writing using the details provided in your statement of fact, within 14 days from inception. If no claim has been made, **we** will refund the premium paid minus the administration fee, which is not refundable; however if a claim has been made, there will not be a refund allowable. Cancellations after 14 days from inception will be subject to a 15% cancellation charge followed by a pro-rata refund as applicable. 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.

#### Security protections

Theft, attempted theft or malicious damage cover at the **insured property** is excluded unless the security protections that are specified on your certificate are in place.

Please refer to the policy wording for the full details of the security requirements.

#### How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for **us** to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, **we** may share information you give **us** with other organisations and public bodies, including the Police, accessing and updating various databases. If you give **us** false or inaccurate information and **we** suspect fraud, **we** will record this and the information will be available to other organisations that have access to the database(s). **We** can supply details of the databases we access or contribute to, on request.

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)

Discount Insurance | The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA | Tel: 0208 847 8000 Web: [www.discountinsurance.co.uk](http://www.discountinsurance.co.uk)  
Home and Travel Ltd are registered in England and Wales Reg No. 7270270 and are authorised and regulated by the Financial Services Authority 533383.  
The registered office is 84 Devonshire Road, Chiswick, London W4 2HS.

Underwritten by Zurich Insurance plc. Zurich Insurance plc a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright Zurich Insurance plc 2010. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.