

# Landlord Essential Insurance Policy Summary of Cover

**Your Policy At A Glance:** This Policy Summary is designed to help you understand your insurance policy by setting out the significant features, benefits, limitations and exclusions. This document does not describe all the terms and conditions of your policy and should be read in conjunction with the Policy Wording.

**Who Is The Insurance Provider?** This insurance is underwritten by Allianz Insurance plc and administered by Total Landlord Insurance in accordance with the authorisation under contract by Allianz. Allianz Insurance plc is a member of the Association of British Insurers. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

**Who Will I Be Dealing With?** The Landlord Premier and Landlord Essential policies are brought to you by Total Landlord Insurance and are administered by Hamilton Fraser Insurance. Total Landlord Insurance is a trading name of HFIS plc. HFIS plc is authorised and regulated by the Financial Conduct Authority.

**The Cover Available - Essential:** The Landlord Essential Insurance policy is designed to meet the needs of property owners or leaseholders of tenanted private residential properties. The period of insurance will be for 12 months unless otherwise stated in your Policy Schedule. The following table provides a summary of the covers available under this policy.

We will insure only those sections you request and we agree to insure, however our quotation or policy Schedule will specify exactly the covers that you have selected and we have quoted for.

| Buildings (Section 1)   |  |   |
|---|--|---|
| Description Of Cover  | Key Benefits   | Significant Conditions, Exclusions Or Limitations   |
| <p>The Buildings (including foundations) at the premises, being of standard construction, and including the following all situate on or in or at the premises:</p> <ul style="list-style-type: none"> <li>landlords Fixtures &amp; Fittings (including communal radio and television receiving aerials, satellite dishes, communication equipment and related fittings, fixed glass and fixed sanitary ware)</li> <li>walls, gates, fences and services</li> <li>fuel tanks and their ancillary equipment and pipe work</li> <li>driveways, hard standings and similar hard surfaced areas all being constructed of solid materials</li> <li>landscaping (including trees, shrubs, plants, turf and other forms of vegetation) including garden furniture ornaments and statues but excluding ponds and lakes</li> <li>garages and outbuildings owned and used in connection with the buildings.</li> </ul> | <ul style="list-style-type: none"> <li>Fire, Smoke, Explosion, Lightning and Earthquake</li> <li>Riot, Civil Commotion, Labour and Political Disturbances and Strikes</li> <li>Full policy cover during periods of unoccupancy of up to 30 days subject to Unoccupied Property Terms &amp; Conditions</li> <li>Impact by aircraft and other aerial devices, vehicles, trains, non-domestic animals, falling trees or branches and falling television satellite dishes</li> <li>Storm and Flood</li> <li>Subsidence or Heave of the site or Landslip</li> <li>Escape of Water and resultant damage arising from fixed water tanks, apparatus or pipes</li> <li>Theft or attempted theft</li> <li>Escape of Oil from fixed domestic oil-fired heating installations</li> <li>Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements</li> <li>Accidental Breakage of fixed glass forming part of the building including double-glazed units, ceramic hobs and tops, solar panels and fixed sanitary ware forming part of the buildings</li> <li>Accidental damage to cables, underground pipes and drains serving the buildings</li> <li>The costs of locating the source of escape of water or oil, up to £1,000 for any one building and up to £5,000 in total during the period of insurance</li> <li>Replacement of external locks following Theft of keys from the private residence of the insured or whilst in the custody of any person authorised to hold such keys, up to £250 any one building and up to £1,000 in total during the period of insurance</li> <li>Increased domestic metered water or oil charges up to £1,000 following an escape of water or oil</li> </ul> | <p>Unless otherwise agreed by us, we will not pay for:</p> <ul style="list-style-type: none"> <li>malicious damage</li> <li>damage caused by theft or attempted theft to any portion of the buildings used for business purposes other than for the purpose of letting the premises</li> <li>damage caused by theft or attempted theft by tenants, their guests or other persons lawfully on the premises</li> <li>damage caused by theft or attempted theft where entry or exit is not gained by forcible and violent means</li> <li>the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part</li> <li>accidental damage caused by tenants, their guests or other persons lawfully on the premises with the exception of accidental breakage of fixed glass forming part of the building including double-glazed units, ceramic hobs and tops, solar panels and fixed sanitary ware forming part of the buildings and accidental damage to cables, underground pipes and drains serving the buildings as specified under the Key Benefits column of this section</li> <li>storm damage to gates and fences</li> <li>frost damage to fixed water tanks, apparatus and pipes</li> <li>any policy excess that is specified on your policy schedule.</li> </ul> |



| Buildings (Section 1) Continued |  |   |
|---------------------------------|--|---|
| Description Of Cover            | Key Benefits   | Significant Conditions, Exclusions Or Limitations |
|                                 | <ul style="list-style-type: none"> <li>• Anyone buying the Buildings from exchange of contracts until the sale is completed</li> <li>• The sums insured for Buildings are index linked to protect you against inflation. No other sections of your policy are index linked</li> <li>• Buildings (Section 1) also covers the increased cost of rebuilding the buildings following extensions or alterations you have undertaken during the period of insurance, up to 10% of the sum insured for Buildings</li> <li>• We will not reduce the sum insured under (Section 1) Buildings after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage. We will reinstate the Sum Insured stated in Buildings (Section 1) from the date of any damage unless we give written notice to the contrary. You may be required to pay some extra premium.</li> </ul> |   |

| Contents (Section 2)  |   |   |
|---|---|---|
| Description Of Cover  | Key Benefits  | Significant Conditions, Exclusions Or Limitations   |
| <ul style="list-style-type: none"> <li>• Fitted carpets, furnishings, household goods and other Contents of reception and storage areas and other communal parts specifically provided for the use of the Tenant at the insured premises for which you are legally liable.</li> </ul> <p><b>Contents does NOT include:</b></p> <ul style="list-style-type: none"> <li>• landlords Fixtures &amp; Fittings which are insured under Buildings (Section 1)</li> <li>• articles of gold, silver, gold and silver plated articles, other precious metals, jewellery or furs</li> <li>• cameras (including video and camcorders), sports equipment</li> <li>• pedal cycles, clothing and personal effects</li> <li>• money, bills of exchange and promissory notes, securities or</li> <li>• documents of any kind</li> <li>• property in the open</li> <li>• pets and livestock</li> <li>• motor vehicles, caravans, boats, trailers or accessories in them or attached to them</li> <li>• any property belonging to the Tenants</li> <li>• contents in storage at the insured premises if not intended for use at that premises.</li> </ul> | <ul style="list-style-type: none"> <li>• Fire, Smoke, Explosion, Lightning and Earthquake</li> <li>• Riot, Civil Commotion, Labour and Political Disturbances and Strikes</li> <li>• Full policy cover during periods of unoccupancy of up to 30 days subject to Unoccupied Property Terms &amp; Conditions</li> <li>• Impact by aircraft and other aerial devices, vehicles, trains, non-domestic animals, falling trees or branches and falling television satellite dishes</li> <li>• Storm and Flood</li> <li>• Subsidence or Heave of the site or Landslip</li> <li>• Escape of Water and resultant damage arising from fixed water tanks, apparatus or pipes</li> <li>• Theft or attempted theft</li> <li>• Escape of Oil from fixed domestic oil-fired heating installations</li> <li>• Accidental breakage of fixed glass in furniture within the Buildings (subject to certain restrictions).</li> <li>• We will not reduce the sum insured under Section 2 Contents after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage. You may be required to pay some extra premium.</li> </ul> | <p>Unless otherwise agreed by us, we will not pay for:</p> <ul style="list-style-type: none"> <li>• malicious damage</li> <li>• curios, pictures and other works of art with a value exceeding £500 per item</li> <li>• damage caused by theft or attempted theft by tenants, their guests or other persons lawfully on the premises</li> <li>• damage caused by theft or attempted theft where entry or exit is not gained by forcible and violent means</li> <li>• the cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part</li> <li>• Landlords Gardening Equipment</li> <li>• any policy excess that is specified on your policy schedule.</li> </ul> |

| Alternative Accommodation Or Loss Of Rent (Section 3)  |   |   |
|--|---|---|
| Description Of Cover   | Key Benefits  | Significant Conditions, Exclusions Or Limitations   |
| <p>Alternative accommodation, loss of rent or temporary storage of contents while the buildings are non-tenantable or access to buildings is denied as a result of damage covered under Buildings (Section 1).</p> | <ul style="list-style-type: none"> <li>• Cover provided for up to 20% of the sum insured for Buildings or the sum insured stated on your policy schedule</li> <li>• Cover is also provided for up to 90 days for denial of access to the buildings by the Government following natural disaster, outbreak of a contagious disease or other threat to health, or by the emergency services.</li> </ul> | <p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• the cost of providing alternative accommodation for the tenant unless you are legally required to provide alternative accommodation and can provide documentary evidence to this effect</li> <li>• any policy excess that is specified on your policy schedule.</li> </ul> |



## Public Liability (Section 4)

| Description Of Cover   | Key Benefits   | Significant Conditions, Exclusions Or Limitations  |
|--|--|--|
| Indemnity for amounts you are legally liable to pay up to the Limit of Indemnity stated on your policy schedule. | <ul style="list-style-type: none"> <li>• Damages arising out of bodily injury or third party property damage caused by an accident at the insured premises happening in connection with the letting of the premises</li> <li>• Damage payable in relation to the Defective Premises Act in connection with any buildings owned by you in the last 7 years</li> <li>• The most we will pay is £2,000,000 (plus costs and expenses) for any one accident or series of accidents arising out of any one event.</li> </ul> | <p>Unless otherwise agreed by us, we will not pay for:</p> <ul style="list-style-type: none"> <li>• bodily injury to you, any person who permanently resides with you or to an employee</li> <li>• any liability arising directly or indirectly out of any business other than the business declared under this policy</li> <li>• any liability arising out of any deliberate act</li> <li>• any fines or penalties</li> <li>• any legal costs or expenses insured by another policy</li> <li>• the cost of repairing or rectifying alleged faults or defective work.</li> </ul> |

### Optional Terrorism Cover (Section 5):

If selected, this section extends the standard policy coverage to protect Buildings, Contents and Alternative Accommodation or Loss of Rent from damage resulting from acts of terrorism.

#### General Conditions That Apply To The Whole Of This Insurance:

- You must take all reasonable steps to prevent damage or an accident and keep the property in a good state of repair
- You must tell us before you start any conversions, extensions or other structural work that changes the use of the buildings in any way, renders the property non-tenantable for any period of time or increases the cost of rebuilding the buildings by more than 10% of the sum insured for that building
- You must tell us if the property becomes non-tenantable at any time, the use of the property is changed to anything other than a private residence or the type of tenant is changed from that previously advised to us
- You must comply with all local authority regulations or statutory conditions regarding the letting of the premises
- You must ensure the sums insured are adequate throughout the period of insurance
- You must notify Total Landlord Insurance of the interest of any owner(s), mortgagee(s), lessor(s) or other interested parties in the event of a claim.

#### Unoccupied Property Terms & Conditions:

You are required to inform Total Landlord Insurance immediately if:

- the private residence is left without a resident; or
- there is a break between tenancy agreements for more than 14 consecutive days in length.

Cover and conditions vary dependant on the length of time that your property remains unoccupied. The following assumes that your property is tenantable and that you are actively seeking tenants. If this is not the case you must refer your circumstances to Total Landlord Insurance as additional conditions may apply.

Where your property remains unoccupied for up to 14 consecutive days, full cover will apply with no additional terms.

Where your property remains unoccupied for between 14 and 30 consecutive days you are required to:

- ensure that all security devices are kept in full and effective operation
- have weekly internal and external inspections of the buildings carried out
- keep written reports of weekly inspections
- rectify any defects revealed during weekly inspections
- between 1st November and 31st March (both days inclusive) ensure that either:

- The water supply be switched off at the mains and the entire water system and central heating system be drained of all water; or
- Where the entire private dwelling has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

#### Exclusions That Apply To The Whole Of This Insurance:

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies\*
  - Loss, destruction, damage, death, injury, disablement or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority\*
  - Loss, destruction or damage directly or indirectly occasioned by, happening through or in consequence of any act of Terrorism\*
  - Loss or damage to any computer equipment, any liability or financial loss caused directly or indirectly by programming or operator error, viruses, hacking, erasure or corruption of electronic data
  - Loss or damage occurring outside of the duration of this policy
  - Deliberate Damage by you, a member of your family, someone who permanently resides with you or an employee
  - Loss or damage caused by
    - wear and tear, gradual deterioration, rusting, corrosion, wet rot, dry rot, rising damp, mould
    - failure of boiler components
    - atmospheric or climatic conditions and the action of light
    - cleaning, repairing, restoring, renovating, dyeing, heating or drying
    - the cost of maintenance or normal redecoration
    - faulty or defective workmanship
  - Diminution of market value
  - Damage and liability in respect of pollution or contamination, other than caused by a sudden identifiable unintended and unexpected incident that takes place during the period of insurance
  - Damage caused by pets, insects, fungus or vermin
- \* Unless additional Terrorism cover has been purchased and is specified on your policy Schedule.

#### Policy Excess:

- The policy excesses applicable to your insurance are shown on your policy schedule or quotation.

For claims resulting from theft of keys there is no excess. Any specific excesses that may be applied will be shown on your policy schedule.



## Additional information

### How To Make A Claim Under This Insurance:

If you need to notify us of an accident, loss or damage under this policy please contact the Hamilton Fraser Insurance Claims Team as soon as possible by calling 0345 310 6385 or by emailing [claims@hamiltonfraser.co.uk](mailto:claims@hamiltonfraser.co.uk)

### How We Settle Your Claim:

All claims under this policy will initially be administered by Hamilton Fraser Insurance.

Where a claim relates to the Buildings we will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home. Where a claim relates to Contents, providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new.

### Your Right To Cancel

#### Cancellation Of This Insurance Within 14 Days Of Inception

You are entitled to cancel this insurance by contacting Total Landlord Insurance within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance.

whichever is the latter. Providing you have not made any claims we will refund the premium however Total Landlord Insurance may charge you an administration fee.

#### Cancellation Of This Insurance More Than 14 Days After Inception

You can also cancel this insurance at any time during the Period of Insurance by contacting Total Landlord Insurance. Any return premium due to You will depend on:

- How long this policy has been in force; and
- the terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments.

No return of premium will be given if a claim has occurred during the period of insurance and Total Landlords Insurance may charge you an administration fee.

### What Is The Complaints Procedure?

Should you have cause to complain about any aspect of your policy or claim please contact us and we will do our best to find a satisfactory resolution as quickly as possible. Please write to the Broking Manager, Total Landlord Insurance, Premiere House, 1st Floor, Elstree Way, Borehamwood, WD6 1JH. Alternatively you can call us on 0345 310 6300 or email us on [complaints@totallandlordinsurance.co.uk](mailto:complaints@totallandlordinsurance.co.uk). If, upon initial investigation of your complaint, we feel that it is more suitable for your complaint to be redirected to your insurer, Allianz Insurance plc, we will immediately provide you with their full complaints process.

If you remain dissatisfied following our investigation into your complaint you have the right to refer your complaint to the Financial Ombudsman Service. Their contact details are Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. They can also be contacted by calling 0800 023 4567 or you can visit their website which can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Your right to take legal action against us is not affected by referral to the Financial Ombudsman Service.

### Financial Services Compensation Scheme:

Allianz contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if Allianz is unable to meet its liabilities. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme on their website [www.fscs.org.uk](http://www.fscs.org.uk)

### The Law Applicable To This Insurance:

Under European Law you and the insurer are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.



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Total Landlord Insurance is an independent insurance broker and has been providing insurance protection for owners and occupiers of private residential properties for 15 years. Landlord Premier Insurance is a bespoke policy designed by Total Landlord Insurance and Allianz Insurance plc to provide customers with a high level of cover at an affordable price. It's good to know that you've made the right choice.

Total Landlord Insurance is a trading name of HFIS plc. HFIS plc is authorised and regulated by the Financial Conduct Authority.

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