

Landlord Buildings & Contents Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189.

Product: Residential Property Owner

This document contains some important facts about AmTrust Residential Property Owner Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Complete pre-contractual and contractual information about this product is provided in your policy wording. Please take time to read your policy wording together with your policy schedule and any endorsements to make sure you understand the cover it provides.

What is this type of insurance?

This is insurance for private dwellings that are tenanted on a residential let basis and provides cover for loss or damage to Buildings, Landlord Contents & Contents of Common Parts, Property Owners Liability and Legal Expenses caused by an insured event which happens within the geographical limits.



What is insured?

- ✓ Loss or damage to your buildings and landlord contents caused by insured perils such as fire, storm or flood, weight of snow, theft or attempted theft, escape of water and subsidence;
- ✓ Up to £2,500 any one claim for theft or attempted theft caused by any person lawfully allowed in the buildings;
- ✓ Up to £5,000 any one claim for malicious acts or vandalism caused by any person lawfully allowed in the buildings including illegal activities;
- ✓ Accidental damage and blockages to underground pipes, to underground electricity and telephone cables which reach from the property to the public supply;
- ✓ Up to £2,500 any one claim and £20,000 any one period of insurance for tracing and accessing leaks;
- ✓ Accidental breakage of fixed glass and sanitary fixtures forming part of the buildings;
- ✓ Up to £1,000 in any one period of insurance for loss or damage to the buildings caused by the emergency services gaining access to the property;
- ✓ Up to £5,000 for any one claim and £20,000 any one period of insurance for additional water, gas or electricity meter charges caused by an insured peril;
- ✓ Up to £2,500 any one claim and £20,000 in any one period of insurance for replacing locks and keys of doors and windows if they are stolen using force and violence;
- ✓ Up to £1,500 any one period of insurance for removing nests of insects & vermin from your buildings;
- ✓ Up to 20% of the building sum insured for loss of rent or alternative accommodation, or;
- ✓ Up to 20% of the contents sum insured for loss of rent or alternative accommodation if you have selected Landlords contents only;
- ✓ Up to £2,000,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to £25,000 any one claim for legal expenses which provides cover for additional legal costs incurred as a result of persons unlawfully on your property and includes a free legal advice helpline service.



What is not insured?

- ✗ Any loss or damage for a number of insured perils if your home is unoccupied. We will cover you for a maximum of 90 consecutive days;
- ✗ Loss or damage to walls, gates, fences, hedges and any moveable property in the open caused by storm, flood or weight of snow;
- ✗ Escape of water resulting in subsidence, heave or landslip;
- ✗ Escape of water caused by the failure of, or lack of, appropriate grout and/or sealant;
- ✗ Any loss or damage, injury or liability arising out of any occurrence outside the geographical limits;
- ✗ Loss or damage caused by theft or attempted theft which does not involve forcible and violent entry into or exit from the buildings;
- ✗ Any subsidence damage to swimming pools, tennis courts, terraces, patios, drives and footpaths, walls, gates, fences or hedges unless the outside walls of the main private dwelling are damaged at the same time and by the same cause;
- ✗ Any loss or damage occurring before the start of this policy;
- ✗ Any loss or damage deliberately caused by you or anyone working on your behalf;
- ✗ Any loss or damage caused by cooking in rooms other than rooms that are fitted and designed as kitchens;
- ✗ Any loss or damage caused by portable heating;
- ✗ Any loss or damage caused by wear and tear or any gradually operating cause;
- ✗ Any loss or damage caused by animals, insects or vermin;
- ✗ Loss or damage to motorised vehicles, trailers, caravans or their spare parts and accessories;
- ✗ Any claim for landlord contents in the non-domestic part of the building.

Optional Covers

We will also provide the following additional cover where this has been selected and is shown on your policy schedule:

- ✓ Buildings accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as your tenant putting their foot through your ceiling when in the loft and/or Contents accidental damage cover for incidents such as a spillage on a carpe
- ✓ Additional legal expenses to cover up to £50,000 which provides cover for additional legal costs incurred for property disputes, rent recovery and court attendance expenses.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply, specifically if they are restricting or excluding cover;
- ! Loss or damage to the appliance or system from which the water or oil escaped unless as a result of freezing conditions when the maximum limit is £2,500;
- ! If, at the time of loss or damage, the sums insured for your property are less than the cost of replacement, then you shall be responsible for a proportionate share of the cost.
- ! The cost of replacing or altering any undamaged part or item forming part of a set.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom and the Channel Islands.



What are my obligations?

- To comply with the terms and conditions of the policy;
- The sum insured must be enough to cover the cost of reinstating the property in its present form, further information can be found at:
 - The Household Rebuilding Cost Index issued for the Association of British Insurers (<https://calculator.bcis.co.uk/>), for buildings such as commercial premises or residential premises;
 - The Retail Price Index, for contents shown and/or described in your schedule;
- To minimise the damage and to avoid interruption or interference with the business and to prevent further injury or damage;
- To pay the excesses applying to each and every claim which will be shown on your policy schedule;
- Tell your broker as soon as possible of any change in your circumstances, in particular, changes to the address of the property insured, the sums insured, the use of the building, if the property becomes unoccupied and changes to the structure of the building including structural works;
- The building should be inspected by you or your agents both internally and externally at least every six months;
- If your property is unoccupied you must comply with the unoccupied properties condition found in the General Policy Conditions of the policy wording;
- Tell your broker if your tenants are in rent arrears or are subject to eviction proceedings under the 1988 Housing Act;
- All gas and electrical appliances and installations must be inspected as required by the appropriate legislation;
- Smoke alarms and carbon monoxide alarms must be fitted, tested and in good working order;
- The sums insured must be enough to cover the cost of reinstating the property in their present form;
- If you need to make a claim under section 1-3: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon-Fri) as soon as possible. When submitting a claim please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism;
- Pass immediately, and unacknowledged, any letter of claim to us;
- Retain unaltered and un-repaired anything in any way connected with the injury, loss or damage or loss of rent for as long as we may require;
- Provide us, at your own cost, with any information or documents that we ask for;
- If you need to make a claim under section 4: Please call Arc Legal Assistance on 0333 234 3324.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

This is an annual policy. Your period of insurance will be shown on your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your broker detailed on your policy schedule. Provided no claims have been made or incident has arisen which is likely to give rise to a claim, cancellations made within the first 14 days of purchase receive a full refund. After 14 days a pro-rata refund will be provided subject to an administration fee, please refer to your policy schedule and Terms of Business Agreement for further information on what these charges are.

If you pay by instalments you will not receive a refund as you will only have paid for the cover you have already received but if you have made a claim the balance of the premium will be due. In any event, a fee may be charged.