

# Landlords Occupied Insurance

## Insurance Product Information Document

**Company: Keystone underwritten by Liberty      Product: Landlords Occupied Mutual Insurance Europe SE and Amlin Insurance SE**

This is a summary of cover available under Keystone policy underwritten by Liberty Mutual Insurance Europe SE and Amlin Insurance SE

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Insurance company licensed by the National Bank of Belgium (NBB) under number 3092 and subject to limited regulation by the Financial Conduct Authority.

It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued to you if you decide to take a Keystone policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries, you should raise them with your insurance advisor who are CIA Insurance Services Ltd.

### What is this type of insurance?

This policy provides cover for landlord's buildings and landlord's contents. This insurance provides cover for: Buildings, Landlords Contents (optional) and Property Owner's Liability.



#### What is insured?

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Earthquake
- ✓ Smoke damage
- ✓ Aircraft and other flying devices or items dropped from them
- ✓ Subsidence, heave or landslip
- ✓ Collision by vehicle or animal
- ✓ Storm
- ✓ Flood
- ✓ Weight of snow
- ✓ Escape of water
- ✓ Escape of oil
- ✓ Falling trees, telegraph poles or lamp-posts
- ✓ Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- ✓ Theft or attempted theft
- ✓ Accidental breakage of fixed glass, double glazing, solar panels, sanitary ware and ceramic hobs all forming part of the building
- ✓ Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts
- ✓ Malicious damage by persons lawfully allowed in the building
- ✓ Accidental damage to domestic oil pipes and underground services which you are legally responsible for
- ✓ Loss of rent due to you and temporary accommodation costs
- ✓ Communal contents of common parts and being owned by you as landlord
- ✓ Emergency access to the premises
- ✓ Trace and access
- ✓ £5,000,000 Property owner's liability



#### What is not insured?

- ✗ Existing or deliberate damage
- ✗ Loss, damage or liability caused by biological or chemical contamination arising from:
  - Terrorism
  - Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened or perceived acts of terrorism
- ✗ Any reduction in the value of the property insured following repair or replacement
- ✗ Any loss or damage caused by terrorism
- ✗ Any damage caused by wear and tear or any gradually operating cause



#### Are there any restrictions on cover?

- ! Theft or attempted theft by persons lawfully allowed in the building up to a limit of £5,000
- ! Malicious damage by persons lawfully allowed to be in the building up to a limit of £5,000
- ! Loss of rent due to you and temporary accommodation costs up to 20% of the building sum insured
- ! Emergency access to the premises up to a limit of £5,000
- ! Trace and access up to a limit of £2,500



## Where am I covered?

In the United Kingdom



## What are my obligations?

- You must tell us if the type of tenant in the property changes
- If the home is unoccupied (the property is considered unoccupied when it has not been lived in for more than 60 days) you must comply with the following:
  - All security must be maintained and placed in operation whenever the home is unattended
  - The water must be switched off at the mains and the water system drained **or** the heating must be maintained at a minimum temperature of 15 degrees centigrade or 58 degrees Fahrenheit at all times between the 1<sup>st</sup> of October and the 1<sup>st</sup> of April inclusive
  - The gas and electricity must be turned off at the mains unless used to maintain the security and/or heating of the home
  - Any tanks containing fuel or other inflammable liquid must be drained and purged within the first 30 days of unoccupancy unless used to maintain heating of the home
  - The home must be inspected both internally and externally at least once every 7 days by either you or your representative. A visit record of dates, times and any other observations must be recorded in a central inspection record. Presentation of which will be required in the event of a claim
  - All waste refuse and disused combustible materials, including accumulated mail, must be cleared both internally and externally from the home at least once every 7 days
  - Advise your broker as soon as the property tenancy status alters
  - You must tell the insurance broker who sold you this policy before you start any structural work to the buildings that:
    - Changes the use of the building in any way
    - Involves the external surfaces of the building being affected/changed



## When and how do I pay?

Please speak to your insurance advisor, CIA Insurance Services Ltd who will be able to advise you when and how to pay.



## When does the cover start and end?

Please see your Schedule for the inception date and the policy term.



## How do I cancel the contract?

There is a 14 day cooling off period, where if you decide that you do not wish to proceed then you can cancel this insurance by contacting your insurance advisor, CIA Insurance Services Ltd, within 14 days of either:

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

Whichever is the later.

- If it is outside of the 14 day cooling off period, then you can cancel this insurance by contacting your insurance advisor, CIA Insurance Services Ltd
- We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not change any cancellation penalties such as administration charges.