
POLICY SUMMARY.

Landlords insurance

We have designed this policy to protect the property and your contents.

keyfacts®



POLICY SUMMARY.

This policy summary is only a brief guide to your cover and exclusions. You can find the full terms, conditions and exceptions in the policy booklet that we will send you when your cover starts. If you would like a copy before then, just ask us.

The terms, conditions, exceptions and excesses in your policy will apply to each property in the same manner as if each had been insured by a separate policy.

This insurance is provided by Legal & General Insurance Limited except home emergency cover, which is provided by Inter Partner Assistance SA and administered by AXA Assistance (UK) Limited.

We will give you a 12 month contract, that is annually renewable in accordance with the general conditions applying to this policy.

GENERAL ENQUIRIES.

 **0370 055 5020**

We may record and monitor calls. Call charges will vary.

BUILDINGS.

We provide cover for the structure of the home including its permanent fixtures and fittings and outbuildings.

For full details about your cover and the exclusions see **SECTION 1** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

STANDARD OPTION.

Our Standard option covers rebuilding costs up to £800,000 for each property.

For this, the property must:

- be a house or bungalow (not a flat or maisonette);
- be built of brick or brick with timber frame (after 1960) or stone or concrete with a slate, tile, concrete, metal or asphalt roof;
- be built after 1849; and
- have five bedrooms or less.

SELECT OPTION.

You may be able to insure under our Select option if a property does not meet the Standard option requirements or if the rebuilding limit of £800,000 is not suitable. You can choose a different sum insured under our Select option, which we will automatically adjust in line with inflation.



WHAT IS COVERED.

We will insure the home against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- subsidence, heave or landslide;
- theft or attempted theft;
- escape of water and leakage of oil; and
- falling trees.

We also cover:

- Accidental damage to underground pipes or cables serving the home.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Your legal liability as owner of the property for injury or damage to others or for damage to their property, up to a maximum of £2 million for a single claim.
- Up to £40,000 for your loss of rent or for providing alternative accommodation if your tenant has to temporarily move out of the property because of an insured event.



WHAT IS NOT COVERED.

- A policy excess of:
 - £100 for each and every claim; or
 - £250 in the event of escape of water and (if chosen) accidental damage or malicious damage by tenants;
 - £1,000 in the event of subsidence, heave or landslide.
- Storm or flood damage to fences, gates, hedges, cantilever car-ports, canopies and awnings, and to any felt roof where the felt is more than 10 years old.
- Loss or damage caused by underground water.
- Malicious damage by tenants. (This may be insured under optional extended accidental damage and malicious damage by tenants, subject to the exclusions and excess applicable to that paragraph).
- Theft or attempted theft by tenants.
- Loss or damage resulting from the home being used for any illegal purpose. Specific exclusions apply, see the policy booklet.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.



WHAT IS COVERED.

We also offer optional cover for **Accidental Damage and Malicious Damage by tenants:**

For an additional premium, you may be able to cover extended accidental damage (such as banging a nail through a pipe or putting a foot through the ceiling while in the loft) and malicious damage by your tenants. See 'What is not covered' on pages 3 and 4 for some of the exclusions and excesses. This cover is excluded in certain circumstances, for example if any of the tenants in the property are students or where satisfactory credit references have not been obtained or are not made available in the event of a claim.

We also cover various other costs you might incur, including:

- The cost of tracing water or oil leaks inside the home, including damage caused while finding the leak, up to £5,000.
- Up to £500 (including VAT) home emergency cover for call out fees, labour costs and materials to make the home safe after an emergency such as a burst pipe or break in.



WHAT IS NOT COVERED.

- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Damage by escape of water unless all water tanks, pipes in the loft, and other exposed pipes are lagged.
- Loss or damage caused by escape of water or frost if the property has not been lived in for more than 40 consecutive days.
- Loss or damage caused by malicious acts or vandalism, theft or attempted theft, leakage of oil, accidental breakage of fixed glass or fixed sanitaryware if the property is unoccupied for more than 90 consecutive days.

Additionally, if the property has not been lived in for between 40 and 90 days, the standard excess of £100 is increased to £500 for these perils.

The following exclusion applies to the optional **Accidental Damage and Malicious Damage by tenants cover:**

Damage caused by water entering the buildings (however you may be covered as standard for certain water related events such as storm or flood).

UNOCCUPANCY.

Conditions and exclusions apply when the property is not being lived in, including regular inspections and draining down the system. Refer to the policy booklet for full details.

CONTENTS.

We provide cover for your contents, including household goods, furniture, furnishings and fixtures and fittings.

For full details about your cover and the exclusions, see **SECTION 2** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

You can choose the level of contents insurance to suit your needs.

Your sum insured will be automatically adjusted to keep pace with inflation.

Contents insurance is not available without buildings, except in circumstances where the buildings are tied to another insurer, such as in the case of a leasehold flat.



WHAT IS COVERED.

We will insure your contents against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- theft or attempted theft;
- escape of water and leakage of oil; and
- falling trees.
- Up to £1,000 for loss or damage to contents in the common parts shared by the home to which the tenants have access.
- Up to 5% of the contents sum insured for contents in outbuildings (minimum £1,000).
- Replacing locks to the external doors of the home if the keys are stolen, up to £750.
- Contents in the garden, within the home's boundaries, up to £500.
- Loss of your metered water as a result of accidental damage to the water or heating installations, up to £1,000.



WHAT IS NOT COVERED.

- A policy excess of:
 - £100 for each and every claim; or
 - £250 in the event of escape of water and (if chosen) accidental damage or malicious damage by tenants.
- High risk property such as TVs, pictures, works of art and clocks.
- Property belonging to or the responsibility of the tenant.
- Malicious damage by tenants. (This may be insured under optional accidental damage and malicious damage by tenants, subject to the exclusions and excess applicable to that paragraph.)
- Theft or attempted theft by tenants.
- Loss or damage resulting from the home being used for any illegal purpose. Specific exclusions apply, see the policy booklet.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.



WHAT IS COVERED.

- Your legal liability as the landlord for injury to others or damage to their property. We will pay up to £2 million for a single claim.

We also offer optional cover for Accidental Damage and Malicious Damage by tenants:

For an additional premium, you may be able to cover accidental damage (such as spilling coffee on your carpet) and malicious damage by your tenants. See 'What is not covered' on pages 5 and 6 for some of the exclusions and excesses. This cover is excluded in certain circumstances, for example if any of the tenants in the property are students or where satisfactory credit references have not been obtained or are not made available in the event of a claim.



WHAT IS NOT COVERED.

Damage by escape of water unless all water tanks, pipes in the loft, and other exposed pipes are lagged.

- Loss or damage caused by escape of water if the property has not been lived in for more than 40 consecutive days.
- Loss or damage caused by malicious acts or vandalism, theft or attempted theft, leakage of oil, loss of water, and loss or damage to contents in the garden if the property has not been lived in for more than 90 consecutive days.

Additionally, if the property has not been lived in for between 40 and 90 days, the standard excess of £100 is increased to £500 for these perils.

The following exclusion applies to the optional Accidental Damage and Malicious Damage by tenants cover:

Damage caused by water entering the home (however you may be covered as standard for certain water related events such as storm or flood).

UNOCCUPANCY.

Conditions and exclusions apply when the property is not being lived in, including regular inspections and draining down the system. Refer to the policy booklet for full details.

LEGAL EXPENSES, RENT GUARANTEE AND EVICTION OF SQUATTERS.

If you insure your buildings or contents with us, you can also choose to take out extra cover for legal expenses, rent guarantee and eviction of squatters.

In order to qualify for rent guarantee cover the following conditions will apply:

- i) The tenant must be 18 or over.
- ii) The monthly rent must not exceed £2,000.
- iii) The landlord or managing agent must:
 - Not allow a tenant to enter into possession of the home unless a tenancy agreement has been completed and signed by all parties.
 - Obtain satisfactory credit references, including verification of employer's reference and previous landlord's reference, before granting the tenancy. The tenant(s) must give permission for this information to be released to the administrator in the event of a claim.
 - Not enter into a tenancy agreement with a student, or a tenant who is in receipt of Housing benefit or another form of assistance from the DWP, unless a person who satisfies the point immediately above acts as a guarantor and is assigned to the tenancy agreement.
 - Not allow any tenant into occupation unless the first month's rent and deposit have been paid.
 - Prepare a detailed inventory of the contents and condition of the home.

Please note that where tenancy commenced before this insurance policy is taken out, we will not accept any claim where the insured event occurs within the first 90 days of the insurance starting.

For full details about your cover and the exclusions, see **SECTION 3** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.



WHAT IS COVERED.

Legal expenses

- Cover is provided for irrecoverable costs and fees to pursue or defend claims involving breach of tenancy agreement.

Rent guarantee

- Cover is provided for unpaid rent in excess of one month up to 12 months or until vacant possession is gained, whichever happens first.
- Once vacant possession is obtained and the property is in a suitable condition to be re-let, benefit will continue to be paid at a rate of 50% of the monthly rent for a further three months or until such a time as the property is re-let, whichever happens first.

Eviction of squatters

- To negotiate for your legal rights to evict anyone who is not your tenant or ex-tenant from your property and who has not got your permission to be there.

The maximum amount payable for legal expenses and rent guarantee in total in any 12 month period of cover is £50,000.



WHAT IS NOT COVERED.

Benefit will not be paid for legal expenses where:

- There are insufficient prospects of success.
- The amount in dispute is less than £250.
- The insured event commenced before the start date of the cover or where the policyholder had reason to know that the event was likely to occur when taking out the cover.

Benefit will not be paid for rent guarantee for:

- Any claim which would be excluded under the legal expenses cover.
- Any claim where there are insufficient prospects of success to gain vacant possession of the property and/or recover any unpaid monthly rent.
- Claims notified more than 45 days after the insured event.
- Periods when the property is not available for re-letting once vacant possession is obtained.
- Periods when the property is advertised for sale or is the subject of a contract for sale.

Claims will be handled for us by the administrator: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

IMPORTANT INFORMATION.

CANCELLATION.

We may cancel your policy by sending you 14 days' written notice to your most recent address known to us as a result of certain circumstances as described in the policy booklet.

Your cancellation rights:

You may cancel this policy at any time.

- If you have not made a claim in the current period of insurance, you may cancel this policy at any time and we will refund the premium paid for the period of unused cover.
- If you have made a claim in the current period of insurance:
 - You may cancel the policy within 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later) and we will refund the premium paid for the period of unused cover.
 - You may cancel the policy after 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later), but no refund of premium will be due.

To cancel your policy please call us on:

 **0370 055 5020**

We may record and monitor calls.
Call charges will vary.

TYPE OF TENANCY AND TENANT.

We only insure homes let for private residential purposes under a written single tenancy agreement between the landlord and the individual tenant(s) who live there, duly signed by all parties. We do not insure properties let to housing associations, government departments asylum seekers or refugees.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS).

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please contact the FSCS at:

 www.fscs.org.uk

or call them on:

 **0800 678 1100**

MAKING A CLAIM.

Property (buildings and contents) insurance

 **0370 050 0187** (24 hour)

Home emergency cover
(provided you have selected buildings insurance)

 **0800 072 4680** (24 hour)

Legal expenses, rent guarantee and eviction of squatters (if selected)

 **0370 050 1576** (24 hour)

OUR COMPLAINTS PROCEDURE.

If you have a complaint other than for home emergency or legal expenses, rent guarantee and eviction of squatters:

Please contact us quoting your policy number or claim number.

 **0370 055 5020** We may record and monitor calls. Call charges will vary.

If you have a complaint in relation to home emergency cover:

Please contact AXA Assistance (UK) Limited quoting your policy or claim number.

 **01737 815 913** (lines are open Mon–Fri 9am–5pm)

 **homeemergencycomplaints@axaassistance.co.uk**

 **Customer Relations, Home Emergency Inter Partner Assistance SA, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR**

If you have a complaint in relation to legal expenses, rent guarantee and eviction of squatters:

Please contact DAS quoting your policy or claim number.

 **0370 050 1575**

 **Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH**

If you remain dissatisfied, you can complain to:

 **Financial Ombudsman Service, Exchange Tower, London E14 9SR**

 **0800 023 4567**

 **0300 123 9 123**

 **complaint.info@financial-ombudsman.org.uk**

 **www.financial-ombudsman.org.uk**

Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.

This is the end of the policy summary.

ADDITIONAL INFORMATION.

The following information is provided in addition to the policy summary.

LEGAL HELPLINE.

As part of your Legal & General policy you can call our Legal helpline for assistance. This is open 24 hours a day, 365 days a year.

This helpline is provided on our behalf by DAS Legal Expenses Insurance Company Limited. They will give you expert advice on any legal problem that directly affects you.

They will advise you on the laws and practices of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. DAS will confirm their advice in writing if appropriate.

They do not though, offer any advice about your business, trade or profession. There is no additional charge for using the helpline and we might even cover certain legal costs and expenses if you have chosen the legal expenses, rent guarantee and eviction of squatters section.

 **0370 050 0962**

We may record and monitor calls. Call charges will vary for 03 numbers.

EASIER TO READ INFORMATION.

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.

This contract is governed by the law of England and Wales and we will communicate in English throughout the course of this contract.

Legal & General Insurance Limited
Registered in England and Wales number 00423930
Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
(Financial Services Register number: 202050)

You can check this at www.fca.org.uk or by phoning them on 0800 111 6768.

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USEFUL PHONE NUMBERS.

GENERAL ENQUIRIES.

Property insurance

☎ 0370 055 5020

MAKING A CLAIM.

Property (buildings and contents) insurance

☎ 0370 050 0187 (24 hour)

Home emergency cover

(provided you have selected buildings insurance)

☎ 0800 072 4680 (24 hour)

Legal expenses, rent guarantee and eviction of squatters

(if selected)

☎ 0370 050 1576 (24 hour)

Legal helpline

☎ 0370 050 0962 (24 hour)

We may record and monitor calls. Call charges will vary.

