



Insurance Protector - Residential Landlords Insurance
Summary of Cover Available

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Insurance Protector (Residential Landlords Insurance). **This summary does not contain the full terms, conditions, exclusions and warranties applicable to and governing the insurance contract with you.** These are set out in the policy wording which can be found in the policy booklet. The policy booklet is available on request. If you are in any doubt as to the suitability of the insurance cover that will be available to you, you should consult your insurance agent before requesting insurance cover. **WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.**

About the Insurer

Insurance Protector (Residential Landlords Insurance) is underwritten by Certain Underwriters at Lloyd's. Certain Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the Schedule.

How to Cancel this Insurance

We may cancel the certificate by writing to you at your last or known address confirming that all cover will end 14 days after the date of our letter; or you may cancel the certificate by giving us written instructions.

If you or we cancel the certificate, and you have not made a claim during the current period of insurance, we will refund the premium, less an administration fee, for any remaining period of cover. No premium will be refunded for amounts under £25.00 + IPT + £15.00 fee totalling £41.25.

Instalment Premiums

If you default under a credit arrangement to pay the premium, all coverage ceases from the default date unless we agree in writing to re-instate cover.

Our Service Commitment to you

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance agent who arranged this insurance for you.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Managing Director at Insurance Protector. Their address is:

Managing Director

Insurance Protector
Unit 4
Castlegate Court
Castlegate Way
Dudley
DY1 4RD

Insurance Protector - Residential Landlords Insurance
Summary of Cover Available (continued)

Our Service Commitment to you (continued)

If the matter is not resolved to your satisfaction, please write to:

Compliance Officer

Policy Holder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M &HA

Complaints that cannot be resolved by Certain Underwriters at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contact. Unless specifically agreed to the contrary this insurance shall be governed and interpreted in accordance with English Law and subject to the exclusive jurisdiction of the Courts of England and Wales.

The Cover Available

We will insure only those sections you request and we agree to insure.

Buildings are defined as: The home and its domestic outbuildings, garages, greenhouses, terraces, patios, paths, drives, footpaths, walls, fences, hedges, gates, swimming pools, tennis courts, squash courts, fixtures & fittings and interior decorations.

Contents are defined as: Household goods, furnishings and appliances and aerals, for which you are responsible.

Key Benefits

Buildings and Contents (optional) are covered for loss or damage caused by the following insured perils: -

- Fire, Explosion, Lightning and Earthquake
- Smoke
- Riot, civil commotion, strikes, labour or political disturbances
- Malicious acts or vandalism
- Storm or Flood
- Water or oil escaping from any fixed domestic appliance or system including any costs in locating the source of any escape
- Frost damage to fixed water or heating systems in the home
- Theft or attempted theft
- Impact by road or rail vehicles, aircraft or animals
- Subsidence, Landslip or heave
- Accidental breakage of fixed, sanitary fixtures and ceramic hobs
- Accidental damage to any cables or underground service pipes servicing the home

Buildings cover also includes:

- Metered Water
- Loss of rent due to you up to 20% of the sum insured for Buildings (or as stated in the schedule)
- Transfer of Interest
- Professional Fees and other costs
- Unauthorised use of electricity, gas or water
- Accidental Damage (optional for certain tenant types)

Insurance Protector - Residential Landlords Insurance
Summary of Cover Available (continued)

Contents cover (which is optional) also includes:

- Accidental Damage (optional for certain tenant types)

Liability cover (which is optional) also includes:

- Accidents to Domestic Staff

Property Owner's Liability

We will pay any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or loss or damage to property up to £2,000,000 or as stated on the policy schedule. This can be extended to include occupiers liability on request.

Unoccupancy

This insurance will only cover fire, lightning, aircraft, explosion, storm, flood, subsidence, landslip, heave and property owner's liability, when the home is left without an authorised occupant for more than 30 consecutive days. Other specific terms, conditions and exclusions apply in respect of unoccupied properties. Please refer to our policy wording.

Certificate Excess

All tenant types excluding Asylum Seekers

	Occupied Property built after 1800	Occupied Property built before 1800	Unoccupied Property
Subsidence, landslip or heave	£1000 or the amount shown on Your schedule	£1000 or the amount shown on Your schedule	£1000 or the amount shown on Your schedule
Buildings	£100	£250	£500
Contents	£100	£250	Cover not available
Loss of Rent	£100	£250	Cover not available
Property Owner's Liability	£250	£500	£500

Asylum Seekers – Theft or attempted theft and Malicious Acts or Vandalism is excluded

	Occupied Property built after 1800	Occupied Property built before 1800
Subsidence, landslip or heave	£1000 or the amount shown on Your schedule	£1000 or the amount shown on Your schedule
Buildings	£500	£500
Contents	Cover not available	Cover not available
Loss of Rent	£500	£500
Property Owner's Liability	£500	£500

Conditions Precedent to Liability

Changes in circumstances

You must immediately tell us about any change in your circumstances. In particular you must tell us if there is a change to:

- the address of the property insured;
- the use of the property (including if the property becomes unoccupied).
- the type of tenant occupying the property
- the property's structure
- total cost of rebuilding the property, total cost of replacing the contents

Insurance Protector - Residential Landlords Insurance
Summary of Cover Available (continued)

Conditions Precedent to Liability (continued)

Maintenance and safety requirements

- A current Gas Safety Record must have been issued and complied with and a CORGI-registered contractor must inspect and service all gas appliances at least every 12 months. Also, any necessary repairs and maintenance must be carried out promptly by a CORGI registered contractor.
- If furnished, all upholstered furniture must meet the Fire and Furniture Regulations Act. Any furniture added to the property after 1 March 1993 must keep to the relevant fire resistance requirements.
- You must give your tenants all relevant instruction manuals.
- You must keep records of all checks and work that has been carried out. We must be able to inspect these records.

Flat roof

It is a condition precedent to liability that all flat roof sections (unless constructed of concrete) must be less than 10 years old.

If the above condition is not complied with all liabilities for claims arising to or as a result of the flat roof are excluded.

Brown Goods

We will not cover Brown Electrical Goods.

General Exclusions

The following is a summary of the liability which is excluded under the policy (please refer to policy wording for all specific and general exclusions):

- Existing damage
- Loss or damage caused during or as a result of building works(s) falling outside Policy definition of Renovation
- Use of the buildings (any loss or damage caused by any portable heaters or costs for keeping to any requirements or regulations you knew of before the loss or damage occurred.)
- Loss of value and consequential loss
- Any loss caused by wear and tear or any gradually operating cause
- Loss or damage caused by domestic pets or by insects or vermin
- Pairs and sets (The cost of replacing or altering any undamaged part or item forming part of a set.)
- Property not covered – living creatures, motor vehicles, property insured more specifically insured by another certificate, plants, trees, and shrubs in the garden
- Radioactive contamination
- Property being confiscated or detained by any government or public or local authority
- Sonic Bangs
- War
- Diminution in value
- Terrorism

How we settle your claim

Buildings (other than individual flats) – We will pay the cost to repair or replace the damaged property providing the buildings were in a good state of repair before the incident giving rise to the damage and the sum insured is at least the same as the cost of rebuilding the buildings.

Insurance Protector - Residential Landlords Insurance
Summary of Cover Available (continued)

Individual Flats - We will pay the cost to repair or replace the damaged property providing the buildings were in a good state of repair before the incident giving rise to the damage and the sum insured is at least the same as the cost of rebuilding the buildings.

If for any reason we cannot replace or repair the damaged property we may at our option pay an amount, not exceeding what it would have cost to replace or repair the damaged property, up to the sum insured. Please note that we do not insure any common parts

Contents – we will replace the damaged contents as new, as long as the sum insured is at least equal to the cost of replacing all the contents. However we may at our option; pay the cost of replacing the item as new, or pay the cost of repairing any item.

How to make a claim under this Insurance

To make a claim simply call our 24 hours claims help line telephone number: 0161 835 5553. Then in order to make the buildings secure you may undertake temporary repairs as defined under the "Conditions Precedent to Liability" section of the certificate wording.

At the time of making a claim, you will be asked:
The policy number stated on your schedule and full details of the claim.

Your total peace of mind

Certain Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.