

About your Let Property Insurance Policy

THIS POLICY SUMMARY DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE CONTRACT. FULL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT.

Insurer: Ageas Insurance Limited

About your cover

This policy is designed to offer protection for buildings and/or landlords contents of your tenanted property if they are damaged by certain events.

The policy is available to cover the buildings and landlords contents of your tenanted property situated within the United Kingdom.

Features and benefits of landlords insurance

The policy provides protection for the buildings and/or landlords contents of your tenanted property, if they are damaged by certain events, including fire, flood, theft, subsidence and storm, giving you protection and peace of mind, ensuring you do not have to face expensive repair or replacement costs.

Subject to certain limitations explained in the policy wording we will pay up to the buildings and landlords contents sum insured you have selected.

If you have selected Buildings cover you are automatically protected for Loss of Rent and Landlords Legal Liability. For full details of the benefits and features available in your insurance policy, please refer to sections 1 and 3 of the policy documentation.

Optional cover may also be available for the following:

- i) Additional accidental damage to your buildings and landlords contents of your tenanted property, for full details please refer to section 1 and 2 of the policy documentation.
- ii) The standard cover for Loss of Rent is 20% of the Buildings Sum Insured/ 12 months limit, however there is also the option to increase this level of cover.
 - 30% of the Buildings Sum Insured/ 12 months limit
 - 20% of the Buildings Sum Insured/ 24 months limit
 - 30% of the Buildings Sum Insured/ 24 months limitFor full details please refer to section 1 of the policy documentation.
- iii) The standard cover for Landlords Legal Liability cover is £2 m, however there is also the option to increase this level of cover to £5m, for full details please refer to section 3 of the policy documentation.

If the type of tenant changes it is a necessity that you immediately contact your Agent who administrated your policy.

What am I not covered for under my let property insurance policy?

There are some situations that you are not covered for. These generally involve anything that is caused deliberately or illegally by you or your tenant. Full details of these are in the policy document and a list of exclusions are set out on Page 6 of the policy documentation.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- The buildings and/or landlords contents are not covered for subsidence or heave if the damage is caused by river or coastal erosion; demolition repairs or alteration; normal settlement shrinkage or expansion; defective workmanship or design.
- The buildings and/or landlords contents are not covered for certain damage when the property has been unoccupied for more than 30 consecutive days.
- The buildings and/ or landlords contents are not covered for theft or attempted theft unless there was a violent and forcible entry or exit.
- The building and/ or landlords contents are protected from an escape of water or oil from any fixed water or heating installation, apparatus and pipes, however there is no cover for the apparatus from which the water or oil escaped.

If you have not got a policy document please ask for a copy so you can check cover and exclusions in detail.

How long does my insurance policy run for?

Cover starts on the date shown on the certificate/schedule and will continue for 12 months. You should review and update the cover required periodically to ensure it continues to meet your needs.

What happens if I take out cover and then change my mind or want to cancel the policy early?

We hope you are happy with the cover this policy provides. If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy and get your full premium back, providing no claims have been made or are pending.

If you wish to cancel your policy after 14 days you will be entitled to a pro rata return of premium. Please refer to page 1 of the policy document under the section headed 'cancellation'.

How do I make a claim under my insurance policy?

If you wish to make a claim please either contact your agent who arranged the insurance on your behalf or telephone Direct Group Property Services (Nexus) on Tel: 0844 412 4258 • Fax: 0844 412 4293 • Email: propertynexus@directgroup.co.uk

How do I make a complaint about my insurance policy?

We hope you will be pleased with the service we provide. However, if you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

If your complaint is about your Policy please contact your agent who arranged the Insurance on your behalf.

If your complaint is about the handling of your Claim please contact:

Direct Group Property Services (Nexus)
PO Box 800
Halifax
HX1 9ET

In the event that you remain dissatisfied, then please write to:

The Customer Relations Manager
UK General
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
West Yorkshire, LS10 1RJ
Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

We will confirm we have received your complaint within 5 working days and we will do our best to resolve the problem within 4 weeks. If we are unable to do so we will let you know when you can expect the answer. If we have not resolved the problem within 8 weeks – or if you are dissatisfied with our final response we will give you information about referring your complaint to the Financial Ombudsman Service (if this applies).

Would I receive compensation if my insurers were unable to meet its liabilities?

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme" on page 7 of your policy.