

# 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. Registered 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. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

This policy provides cover for Landlord's Buildings, Contents & Contents of Common Parts, Property Owner's Liability and Legal Expenses, all of which are optional covers and are only included if shown on your schedule.



#### 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 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 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 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 or contents sum insured for loss of rent or alternative accommodation;
- ✓ 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.

We will also pay the costs for the following for an additional premium:

- Extending 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 or a spillage on a carpet;
- Extending legal expenses to £50,000 which provides cover for additional legal costs incurred for property disputes, rent recovery and court attendance expenses.



#### 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.



### 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 the sums insured for your property at the time of loss or damage are less than the cost of replacement, you shall be considered your own insurer for the difference and will be responsible for a proportionate share of the claim;
- ! The cost of replacing or altering any undamaged part or item forming part of a set.



### Where am I covered (Geographical Limits)?

- ✓ Claims which arise in England, Wales, Scotland, Northern Ireland, the Channel Islands and Isle of Man.



### What are my obligations?

- To comply with the terms and conditions of the policy;
- To ensure that all of the information you provide is truthful, complete and accurate to the best of your knowledge;
- To prevent accident and any injury or damage and make good or remedy any defect or damage which becomes apparent;
- The excesses applying to each and every claim which will be shown on your 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 use of the building, if the property becomes unoccupied and the structure of the building including structural works;
- 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: 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;
- Furnish with all reasonable despatch at your expense information as we may require and make available any documents required by us.



### 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?

Please refer to your policy schedule where you will find the cover start and end date.



### 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.