

Landlord Household Insurance – Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

How long does the cover last?

The policy lasts for 12 months or for the period of insurance shown on the insurance schedule.

What type of cover is provided?

The policy is a home insurance contract for private individuals who are letting their main home and individuals or businesses that own and let one or more investment properties. The types of cover available are buildings and contents.

You can buy buildings and contents insurance separately or you can take them out together. With both sections you have the option to include the additional benefit of accidental damage, including accidental damage by tenants, where considered to be insurable.

Contents insurance can be tailored to individual requirements and is available to provide limited contents cover for properties let on an unfurnished basis, to cover carpets, curtains and domestic appliances, or general contents cover for properties that are being let part or fully furnished. Cover is also available, if required, to cover contents of common areas.

One policy wording covers both sections of this policy.

The key information about each section of the cover available is set out under the respective headings below. This includes the most significant and unusual exclusions or limitations to the cover and where to find them in the full policy wording. There may be other exclusions or limitations that are significant to you so it is important that you read the full policy wording. A copy is available from us, or your insurance intermediary on request.

Endorsements that vary the terms and conditions of the insurance may also apply to your policy. If you take out a policy with us your policy schedule will show any endorsements that apply.

Unoccupied properties

Full cover will continue if your property is left unoccupied for up to thirty (30) consecutive days but the policy excludes certain losses or damage if no-one is living at the property for more than thirty (30) consecutive days. If this applies to you, for example when the property is vacant between lets you will not be covered for theft, malicious damage or breakage of glass or sanitary fittings.

This applies under both the buildings and the contents sections.

Who is providing the insurance?

Allianz Insurance plc. registered in England No. 84638. Registered office at 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service. Allianz Insurance plc is authorised and regulated by the Financial Services Authority. FSA Register No is 121849. You can check this information on the FSA's Register by visiting the FSA'S web site www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period, either from the day of purchase or renewal of the contract or the day on which you receive your policy documentation, whichever is the later, to decide whether you wish to continue for the agreed period of insurance. If you cancel the policy within the reflection period you will be entitled to a refund of the premium paid unless you have made a claim. If you have made a claim we will return a proportionate refund based on the cover you have received. Should you suffer a total loss claim you may be required to pay the full annual premium.

Cancelling cover after the initial period of reflection

If you cancel your insurance after the first 14 days, provided you have not made a claim, you will be entitled to a proportionate refund of the premium paid subject to the deduction of a £15 administration fee (to cover Home & Legacy's costs) and any Insurance Premium Tax where this is applicable.

Full details can be found on page 4 of the policy wording.

Buildings Section

Full details can be found in the Buildings Section of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Policy
<p>Buildings Cover for the structure of the buildings of your property (including garages and outbuildings) against unexpected loss or damage, for example by storm, fire, malicious damage (including by tenants) or someone breaking in.</p>	<p>You will have to pay the first £250 of any claim (unless you have selected a different amount), except for claims for subsidence and malicious damage caused by the tenant which are subject to a £1000 excess.</p> <p>Cover does not include laminate, wood effect or vinyl floor coverings that could be reasonably removed and re-used.</p> <p>Storm or flood damage to cellars or basements due to a rise in the water table is not covered.</p> <p>Damage caused to pitch fibre pipes as a result of pressure applied to them by weight of soil or other covering materials and de-lamination (separation of layers) of pitch fibre pipes are not covered.</p> <p>Also refer to the information provided above for limitations that apply when a property is unoccupied.</p>	<p>Buildings Section What is covered / not covered</p> <p>Events 1 – 10</p>
<p>Alternative Accommodation / Loss of Rent Cover for the cost of alternative accommodation or loss of rent if the property cannot be lived in following an insured event.</p>	<p>Limited to 20% of the buildings sum insured.</p>	<p>Buildings Section What is covered / not covered</p> <p>Event 15</p>
<p>Liability to Others Cover for your legal liability as owner of your property.</p>	<p>Limited to a maximum of £2,000,000 any one event. Excludes liability arising out of your business.</p>	<p>Buildings Section What is covered / not covered</p> <p>Event 16</p>
<p>Accidental Damage (Optional cover) If you have selected optional Accidental Damage your policy will cover your buildings for accidental damage that is insurable, including accidental damage caused by the tenant(s).</p>	<p>There must be a written tenancy agreement in place with the tenant(s).</p> <p>There is no cover for cleaning or re-decorating costs where no actual structural damage has occurred to the property.</p> <p>Costs that are allowable deductions from the tenancy deposit under the terms of the tenancy agreement are excluded.</p>	<p>Buildings Section What is not covered</p> <p>Event 17</p>

Contents Section

Full details can be found in the Contents Section of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Policy
<p>Contents</p> <p>The policy covers your household goods whilst they are within your property, including outbuildings, against unexpected loss or damage, for example by fire, theft, malicious damage or escape of water.</p>	<p>You will have to pay the first £250 of any claim under this section (unless you have selected a different amount).</p> <p>There is no cover for malicious damage by the tenant(s).</p> <p>Contents in the open e.g. garden furniture are not covered.</p> <p>Cover does not include laminate, wood effect, or vinyl floor coverings that could not reasonably be removed and re-used.</p> <p>We will not cover you for storm or flood damage in cellars or basements due to a rise in the water table.</p> <p>Also refer to the information provided above for limitations that apply when a property is unoccupied.</p>	<p>Contents Section</p> <p>What is covered / not covered</p> <p>Events 1 -9</p>
<p>Loss of Rent/Alternative Accommodation</p> <p>Cover for the cost of alternative accommodation or loss of rent if the property cannot be lived in following an insured event.</p>	<p>Limited to 20% of the contents sum insured you have selected or £5,000 whichever is the greater.</p> <p>If you also insure the buildings of the property you can only claim for loss of rent/alternative accommodation under the buildings section.</p>	<p>Contents Section</p> <p>What is covered / not covered</p> <p>Event 12</p>
<p>Liability to Others</p> <p>Cover for your legal liability to others is included as owner of the contents.</p>	<p>Excludes liability outside of the United Kingdom in any country where you own residential property.</p> <p>Limited to a maximum of £2,000,000 any one event.</p>	<p>Contents Section</p> <p>What is covered/ not covered</p> <p>Event 13</p>
<p>Accidental Damage (Optional Cover)</p> <p>If you have selected optional accidental damage your policy will cover your contents for accidental damage that is insurable, including accidental damage caused by the tenant(s).</p>	<p>Damage caused by any domestic pets is excluded.</p> <p>For accidental damage to contents caused by the tenant(s):</p> <ul style="list-style-type: none"> • there must be a written tenancy agreement in place. • there is no cover for cleaning or re-decorating costs where no actual structural damage has occurred to the property • costs that are allowable deductions from the tenancy deposit under the terms of the tenancy agreement are excluded. 	<p>Contents Insurance Section</p> <p>Event 14</p>

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on household linen and carpets over one (1) year old.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually, for example the roof of your property needing to be re-tiled over time, is not covered.

How do I make a claim?

Please contact your intermediary who will then notify Home and Legacy. Alternatively please call Home and Legacy on 0844 893 8360. Full details of how to claim are stated in the policy wording under - how to make a claim.

If you are abroad please call +44 (0) 20 3118 7777.

How do I make a complaint?

If you have a complaint, please contact:

The Customer Satisfaction Manager,
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard,
Milton Keynes, MK9 2LA.

Tel: 0844 893 8360.

Fax: 0844 893 8386.

Complaints which we are required to resolve will be passed on to us by Home & Legacy. Full details of the complaints procedure can be found in the policy wording.

If it is not possible to resolve the problem you will be provided with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR

Tel: 0800 0 234 567 free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if we were unable to meet their liabilities?

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information about the compensation scheme is available from the FSCS.

The FSCS can be contacted at:

Financial Services Compensation Scheme,
7th floor, Lloyds Chambers,
Portsooken Street, London E1 8BN

Tel: 0207 892 7300

Email: enquiries@fscs.org.uk.

This policy summary can be made available in large print, audio or Braille.

Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.

Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.