

# Landlord's Household Insurance Policy Summary

This document is a guide to the cover provided under Your Landlords Household policy. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your insurance policy, your Certificate of Insurance (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy booklet can be obtained by visiting [www.letsure.co.uk](http://www.letsure.co.uk) or by contacting Us on 0844 561 0660.

## Name of the Insurer

Groupama Insurance Company Limited provides this insurance.

## Type of insurance

Landlords Buildings and Contents Insurance.

## Duration of policy

12 Months or as shown on the Schedule.

## Applicable law

The law of England and Wales applies to this contract unless agreed otherwise with the Insurer.

<b>PROPERTY (including Property Owners and Employers Liability)</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that Contains further Details</b>
<p>The Buildings and Contents sections cover loss or damage to property insured from fire, smoke, lightning, explosion, aircraft, malicious persons, earthquake, subsidence, storm, flood, escape of water, impact, leakage of oil, falling trees, falling television and radio aerials and theft.</p>	<p>Loss or damage due to any gradually operating cause.                      Loss or damage from wet or dry rot or toxic mould.                      Loss or damage caused by malicious persons, escape of water or oil, theft or attempted theft whilst the buildings are unfurnished or have been unoccupied for more than 90 days.                      Loss or damage from malicious acts or theft by you or tenants.                      Loss or damage by any cause if the home is not fully occupied or whilst temporarily unoccupied for more than 180 days.                      Loss or damage from subsidence to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the buildings are also damaged.                      Loss or damage caused by domestic pet.                      Loss or damage from falling trees or branches to gates and fences.                      Cost of removing fallen trees or branches unless damage has been caused to the buildings.                      Loss or damage to aerials or satellite dishes and their masts and fittings.                      The first £1,000 of any loss from subsidence and the excess amount specified in the Certificate of Insurance of each and every other loss.</p>	<p>Section A – Buildings and Section E - Contents</p> <p>“unoccupied”, “unfurnished” and “tenant” are defined in the General Definitions section of the policy</p>
<p>Optional extension                      Accidental Damage including malicious acts and theft by tenants.</p>	<p>Any amount recoverable from the tenant.                      Any loss or damage which is insured by the tenant.                      Loss or damage after the buildings have been left unoccupied or unfurnished for more than 90 days.                      Damage caused by:                      (a) faulty workmanship or defective design;                      (b) wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects and vermin;                      (c) domestic pets;                      (d) movement, settlement or shrinkage of building;                      (e) movement of land;                      (f) demolition or structural alteration.                      Depreciation in value and maintenance costs.                      Mechanical and electrical breakdown.                      The excess amount specified in the certificate of insurance of each and every loss.</p>	<p>Section C - Buildings and Section G - Contents</p> <p>“unoccupied”, “unfurnished” and “tenant” are defined in the General Definitions section of the policy</p> <p>Exclusions (d), (e) and (f) apply in respect of the Buildings section only</p>

## PROPERTY (including Property Owners and Employers Liability) (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Fees and expenses for: <ul style="list-style-type: none"> <li>architects, surveyors, legal and other fees;</li> <li>the cost of clearing the site and to make the building safe;</li> <li>any additional costs incurred to comply with any government or local authority requirements.</li> </ul>	Fees for preparing a claim. Any costs for complying with requirements that were notified to the insured prior to the loss or damage.	Section B - Buildings
The cost of alternative accommodation or loss of rent for the period necessary to repair the buildings following insured damage.	The maximum amount payable is 20% of the sum insured of the buildings.  Loss to any part of the home that was unoccupied or unfurnished at the time of the loss unless a tenancy agreement had been entered into prior to the loss.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section B - Buildings  "unoccupied", "unfurnished" and "tenancy agreement" are defined in the Definitions section of the policy
The cost for repair or replacement following accidental damage to glass or fixed sanitaryware.	Damage after the buildings have been left unoccupied or unfurnished. Loss or damage from malicious by you or tenants.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section B - Buildings  "unoccupied", "unfurnished" and "tenant" are defined in the Definitions section of the policy
The cost for repair following accidental damage to cables, underground pipes or tanks servicing the home which are your responsibility.	Damage whilst cleaning or attempting to clear a blockage. Costs arising from clearance of a blockage not resulting from breakage of a pipe.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section B - Buildings
This section covers your legal liability to third parties arising out of injury or damage to their property sustained by them arising out of your ownership of the property insured (including claimants costs and expenses).	Liability arising from: <ul style="list-style-type: none"> <li>any profession, business or employment;</li> <li>death, injury, illness or disease to members of the your family or domestic employees;</li> <li>transmission of any disease or virus by you, your family or any tenant;</li> <li>loss or damage to property owned, occupied or in the direct custody or control of you, your family, any tenant or any employee.</li> </ul> Liability arising more than seven years after the cover has expired or been cancelled and/or if you are insured under any other policy of insurance. The maximum amount payable in connection with any one claim or series of claims arising from one event is £5,000,000.	Section B - Buildings  "family" and "tenant" are defined in the definitions section of the policy
This section covers your legal liability to any gardeners, porters, caretakers, or cleaners employed by the insured arising out of bodily injury, illness or disease sustained by them during the course of their employment (including claimants costs and expenses).	Injury involving motor vehicles in circumstances where motor insurance is required by law. Liability for any injury to members of your family or tenant. Liability for death or injury arising from lopping topping or felling of trees. Liability arising from any agreement unless you would have been liable had the agreement not been made.	Section B - Buildings  "family" and "tenant" are defined in the definitions section of the policy
If you have contracted to sell the buildings the purchaser will have the benefit of this section of the policy between Exchange of Contracts and completion of the sale, provided the purchase is completed.		Section B - Buildings
The insurance will not be invalidated due to any act, omission or alteration that increases the risk of damage but is unknown to you or beyond your control.	Immediately you become aware of any such act, omission or alteration, notice must be given to the insurer and you agree to any conditions imposed and/or pay any appropriate additional premium.	Section B - Buildings and Section F Contents

## PROPERTY (including Property Owners and Employers Liability) (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Contents lost or destroyed whilst temporarily removed from the home up to £5,000 in respect of contents whilst in university halls of residence or in student accommodation, otherwise up to 20% of any Contents sum insured.	Loss or damage in a furniture depository. Loss or damage caused by storm or flood to property not in a building. Loss or damage by theft unless there is forced entry or exit.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section E - Contents  "home" is defined in the definitions section of the policy
Up to £500 for loss or damage to contents in the open within the boundaries of the land belonging to your home.	Loss or damage to plants and trees and any other growing matter. Loss or damage after the buildings have been left unoccupied or unfurnished for more than 90 days.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section E - Contents  "home", "unoccupied" and "unfurnished" are defined in the Definitions section of the policy
This section covers you and your family's legal liability to third parties arising out of injury or damage to their property sustained by them arising out of your occupation of the home and ownership of the contents insured (including claimants costs and expenses).	Liability arising from: <ul style="list-style-type: none"> <li>death, injury, illness or disease to members of your family or domestic employees;</li> <li>loss or damage to property owned, occupied or in the direct custody or control of you, your family or any person permanently residing with you;</li> <li>transmission of any disease or virus by you, your family or any tenant;</li> <li>any criminal act by you or your family;</li> <li>the ownership, use or possession of any lift, caravan, aircraft or watercraft including jet skis (other than hand propelled watercraft);</li> <li>animals except domestic pets other than those listed in the Dangerous Dogs Act 1991.</li> </ul> The maximum amount payable in connection with any one claim or series of claims arising from one event is £5,000,000.	Section E - Contents  "family", "tenant" and "home" are defined in the definitions section of the policy
Up to £500 for the cost of oil lost following accidental damage to the domestic heating installation Up to £1,000 for loss of metered water or gas following loss of damage by fire, smoke, lightning, explosion, aircraft, malicious persons, earthquake, subsidence, storm, flood, escape of water, impact, leakage of oil, falling trees, falling television and radio aerials and theft.	Loss or damage after the buildings have been left unoccupied or unfurnished for more than 90 days.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section E - Contents  "unoccupied" and "unfurnished" are defined in the Definitions section of the policy
Up to £1,000 for the cost of replacing locks if your keys are lost or stolen.	Thefts not reported to the police.  The excess amount specified in the Certificate of Insurance of each and every loss.	Section E - Contents

## GENERAL EXCLUSIONS

Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Loss damage or liability arising from any incident involving nuclear explosions, radiation or contamination from such incidents.</p> <p>Acts of War or confiscation, nationalisation or requisition of property in times of war.</p> <p>Any loss due to any person obtaining property by deception.</p> <p>Loss damage or liability arising from acts of terrorism (other than in respect of compulsory Employers Liability insurance), but some cover may apply subject to:</p> <ul style="list-style-type: none"> <li>your business status;</li> <li>your occupation;</li> <li>the use of the buildings.</li> </ul> <p>Please refer to the policy wording for full details of the cover/exclusions.</p>	General Policy Exclusions

## Right of cancellation

### Cooling Off period

If You decide not to proceed with this insurance within fourteen days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later, the Insurer will refund any Premium You have paid, provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy. A charge of up to £10 to cover the administrative costs of providing the policy will be applicable.

### Cancellation at any other time

Following the expiry of the cooling off period, You continue to have the right to cancel Your policy at any time during the Period of Insurance. If You wish to do so, You will be entitled to a pro-rata refund of the Premium paid provided that You have not made any claims and no incidents have arisen that could result in a claim under the policy. A charge of up to £40 to cover the administrative costs of providing the Policy will be applicable.

## How to claim

To report a claim please contact the Insurer by:

**Telephone: 0844 561 7404**

If outside office hours, urgent claims may be notified to Loss Adjusters Cunningham Lindsay by telephone **0292 038 6713**. Cunningham Lindsay will offer appropriate advice/help and pass claim details on to Your Insurer.

**Address: Commercial Claims Department, Groupama Insurances, One Port Way, Port Solent, Portsmouth, Hampshire, PO6 4TY.**

## How to complain

Letsure and the Insurer are committed to treating our customers fairly. However, Us and the Insurer realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0845 112 0492** or e-mail **smclaims@groupama.co.uk**.

For complaints about policy administration and documents, please phone **0844 561 0660** or e-mail **info@letsure.co.uk**.

If you are not satisfied with their response, you should contact Groupama Insurances. See the Making a Complaint page in your Policy document for details.

If you are still unhappy following receipt of our final response you may be able to pass your complaint to the Financial Ombudsman Service.

## Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). If the Insurer fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on **0207 892 7300**.