

About Your Simple 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 BOOKLET.

Insurer: UK Underwriting Limited on behalf of Fortis 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. It also provides protection for legal & professional fee's and home emergency cover if you have paid the additional premium. The policy is only available for properties 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 booklet we will pay up to the buildings and/or 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 features and benefits available in your insurance policy, please refer to sections 1 and 3 of the policy booklet.

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 sections 1 and 2 of the policy booklet.
- 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.
 - 20% of the Buildings Sum Insured / 24 months limit
 - 30% of the Buildings Sum Insured / 12 months limit
 - 30% of the Buildings Sum Insured / 24 months limit
 For full details please refer to section 1 of the policy booklet.
- iii) The standard cover for landlords legal liability cover is £2m; 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 booklet.

Features and benefits of legal & professional fees

Protection of up to £25,000 for the following:

- A breach by the tenant of any of their obligations under the tenancy agreement
- The pursuit of rent arrears
- The eviction of anyone in the property without your permission
- The defence of civil or criminal proceedings in respect of any act or omission by you arising out of your ownership of the property
- Tax, VAT, PAYE and NIC Investigations

Features and benefits of home emergency cover

- Advise you how to protect your property immediately via the 24 hour helpline
- Organise and pay up to £500 (inc VAT) per claim or up to £1,000 (inc VAT) per period of cover in aggregate, covering the cost of call out, labour, parts and materials to carry out an emergency repair or, if at a similar expense, a permanent repair

Significant and / or unusual exclusions

Full details are provided in the policy booklet under the relevant section.

What am I **not** covered for under my landlords 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.

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 booklet for full details.

- A standard excess of £200 will normally apply to claims across sections 1 & 2 of the policy apart from the peril of Escape of Water and Subsidence, Heave or Landslip where a £1,000 excess will apply. Any variances to these excesses will be stated on your policy schedule
- 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 buildings and/or landlords contents are protected against 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 the buildings as specified in the schedule will be left unattended for 14 days or more you must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 14 degrees celsius.

Failure to comply will result in any claims under peril 3 of sections 1 & 2 of the policy booklet being declined.

If the type of tenant changes it is a necessity that you immediately amend your policy online at www.simplelandlordsinsurance.com

What am I **not** covered for under my legal and professional fees policy?

This policy does not cover:

- In respect of any event which occurred prior to purchasing this insurance
- Before our written acceptance of a claim
- Where the amount in dispute is under £250
- Legal proceedings outside the United Kingdom
- Professional fees relating to your alleged dishonesty, criminal act, or violent behaviour
- An event which you notify to the helpline more than 30 days after it occurred
- Claims where your prospects of success are insufficient

What am I **not** covered for under my home emergency cover?

This policy does not cover:

- Claims which are not notified via the 24 hour helpline in the first instance
- Circumstances known to you prior to the inception date of the policy
- Day to day maintenance at the property or replacement of items which wear out over a period of time
- Repair/replacement of water tanks / cylinders, radiators not causing internal water damage
- Burst or leaking flexible hoses which can be isolated or leaking washing appliances
- A property left unoccupied for more than 30 consecutive days
- Boilers over 10 years old or boilers / heating systems that have not been professionally inspected or serviced within the preceding 12 months
- Claims arising within the 14 day cooling off period from the date of inception

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.

About Your Simple Insurance Policy

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

If you decide for any reason, this policy does not meet your insurance needs then please cancel your policy online at www.simplelandlordsinsurance.com within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days you will be entitled to a pro-rata return of premium for Landlords Buildings & Contents insurance. However, for Legal & Professional Fees & Home Emergency Cover there will be no refund of premium after the 14 day cooling off period. Please refer to page 1 of the policy booklet under the section headed 'Cancellation'.

How do I make a claim under my insurance policy?

If you wish to make a claim please contact:

For Landlords Buildings & Contents

Direct Group Property Services (Nexus): Tel: **0844 412 4258**, Fax: **0844 412 4293**,
Email: propertynexus@directgroup.co.uk

For Legal & Professional Fees

Legal Issues (24 hrs) **0870 900 2168** or Tax Issues (9am-5pm Mon-Fri) **01455 852034**

For Home Emergency

Emergency Helpline (24hrs) **01977 781846**

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 email us on:

admin@simplelandlordsinsurance.com

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

For Landlords Buildings & Contents

Property Manager, Direct Group Nexus Claims, PO Box 800, Halifax, HX1 9ET.
Tel: **0844 412 4258**

For Landlords Legal & Professional Fees & Home Emergency Cover

The Managing Director, Legal Insurance Management Ltd, 18 Hagley Road,
Stourbridge, West Midlands, DY8 1PS.
Tel: **01384 377 000**

In the event that you remain dissatisfied and wish to escalate your complaint, then please contact:

The Customer Relations Manager, UK General, Cast House, Old Mill Business Park,
Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: **0845 218 2685**

Email: customerrelations@ukgeneral.co.uk

If you are still not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case.

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

In the event that Fortis 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 on page 12 of your policy booklet under the "Compensation Scheme".

If you have not got a policy booklet please download a copy from www.simplelandlordsinsurance.com so you can check cover and exclusions in full.