



Policy Booklet

Landlords Buildings & Contents Cover

Landlords insurance made **simple**

simple

landlords insurance

Welcome to your Landlords Insurance Policy

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Welcome to your Landlords Insurance Policy

Your Insurer

This insurance has been accepted by UK Underwriting Limited and underwritten by AXA Insurance UK plc, Registered Office: 5 Old Broad Street, London, EC2N 1AD, Registered in England No. 78950.

If **You** have paid the premium as shown in the **Schedule**, **We** will agree to insure **You**, subject to the terms, conditions and any **Endorsements** attaching to this **Policy**, against loss or damage or legal liability **You** may incur for accidents or losses occurring during the **Period of Insurance** as shown in the **Schedule**.

Please take time to read the contents of this **Policy** including how to make a claim.

This **Policy** and its **Schedule** are important documents. Please keep them in a safe place in case **You** need to refer to them for any reason. If **You** do need to discuss any aspect of this **Policy** then please email us on admin@simplelandlordsinsurance.com

UK Underwriting Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Cancellation

If **You** decide that 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.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

Governing Law

This **Policy** shall be governed by and construed in accordance with the Law of England and Wales unless the **Policy** holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

For and on behalf of UK Underwriting Limited



Paul Smith
Managing Director

DEFINITIONS

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule**, and will appear in bold print.

Accidental Damage

Sudden and unexpected damage occurring at a specific time and caused by external means.

Buildings

Used wholly or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **You** or for which **You** are legally responsible, all being situated at the address (es) in the **United Kingdom**.

Consequential Loss

Indirect loss or damage resulting from the event which caused the claim under this **Policy**.

Endorsement

A specific term, condition or variation to the **Policy**.

Excess

The first amount of any claim for which **You** are responsible.

Insurer / We / Us / Our

UK Underwriting Limited on behalf of AXA Insurance UK plc

Landlords Contents

Household goods and furnishings, appliances and aerials for which **You** are responsible and contained within the **Buildings** but excluding **Valuables**, wearing apparel and pedal cycles.

Period of Insurance

Period stated in **Your Schedule** for which **We** agree to accept, provided full premium has been paid to **Us**.

Policy

The **Policy** incorporates the **Policy** booklet, covers, terms, conditions and **Endorsements** of **Your** insurance contract with **Us**.

Property

The **Buildings** at the address stipulated in **Your Schedule**.

Schedule

The document which provides specific details of the insurance cover in force.

Sum Insured

The amount as shown in **Your Schedule** and being the most **We** will pay in the event of any claim on this **Policy**.

Tenant

A person occupying **Your Property** by virtue of a tenancy agreement.

Uninsurable Risks

Wear and tear; depreciation; fungus; rot; vermin or insect damage; mechanical or electrical fault; process of cleaning; repairing; restoration; renovating; any gradually operating cause or process.

United Kingdom

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

Unoccupied

The **Property** is deemed as **Unoccupied** when it is not lived in by a **Tenant**.

Valuables

Articles of precious metals, jewellery, watches, stamps, medals, money, photographic equipment, furs, curios, works of art and home computer equipment.

You/ Your/ Yours

The person(s) as specified in the **Schedule** or in the event of their death, their legally appointed representative.

■ SECTION 1 – BUILDINGS

We cover Your Buildings against loss or damage caused by the following insured perils:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) loss or damage caused by smog, industrial or agricultural output.

2. Storm or flood.

Excluding

- a) loss of damage caused by frost.
- b) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.
- c) caused by rising water table levels.

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Excluding

- a) loss or damage whilst the Buildings are Unoccupied for 30 days or more.
- b) loss or damage to the apparatus from which water or oil has escaped.
- c) loss or damage caused by gradual emission.

4. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) by any Tenant or person lawfully on the Property.
- b) loss or damage whilst the Buildings are Unoccupied for 30 days or more.
- c) loss or damage caused by deception unless deception is used solely to gain entry to Your Property.

5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.

6. Riot, civil commotion, labour and political disturbances.

7. Malicious damage or vandalism.

Excluding

- a) loss or damage whilst the Buildings are Unoccupied for 30 days or more.
- b) by any Tenant or person lawfully on the Property.

8. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) loss or damage caused by erosion of the coast or riverbank.
- b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main building is damaged at the same time.
- c) loss or damage caused by structural repairs, alterations, demolitions or extensions.
- d) loss or damage arising from faulty or defective workmanship, designs or materials.
- e) normal settlement, shrinkage or expansion.
- f) the first £1,000 of every claim unless otherwise specified in Your Schedule.
- g) loss or damage that originated prior to the commencement of this insurance.

- h) loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.
- i) loss or damage to buildings caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the buildings.

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) loss or damage caused by maintenance to trees.
- b) loss or damage to gates and fences.
- c) loss or damage to aerials, dishes and masts.

10. Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.

Excluding

- a) loss or damage whilst the Buildings are Unoccupied, for 30 days or more.
- b) loss or damage caused by chipping, denting or scratching.
- c) loss or damage to ceramic hobs in free-standing cookers.

11. Accidental damage to underground pipes, cables and services for which You are responsible.

Excluding

- a) loss or damage due to wear and tear or gradual deterioration.
- b) loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs.

12. Loss of rent and/or cost of alternative accommodation incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.

Excluding

- a) any amount in excess of 20% of the Sum Insured on the Buildings damaged and for losses incurred in a period exceeding 12 months from the date of the incident, unless stated otherwise in the Schedule.

13. Increased metered water charges incurred by You resulting from escape of water and a subsequent claim under Peril 3, Section 1 of this Policy.

Excluding

- a) any amount in excess of £750 in any Period of Insurance.

14. Expenses incurred by You as a result of removal of debris; compliance with Government or Local Authority requirements; architects' and surveyors' fees incurred in the reinstatement of the Building following loss or damage caused by any of the perils listed in Section 1 of Your Policy.

Excluding

- a) any fees charged in the preparation of a claim.

ADDITIONAL COVER – only applicable if shown as being included on the Schedule

15. Accidental Damage to the Buildings in addition to the perils listed in paragraphs 1 to 11 of this section.

Excluding

- a) loss or damage caused by **Uninsurable Risks**.
- b) loss or damage caused by vermin; fungus; insects or domestic pets.
- c) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more.
- d) cost of normal maintenance.
- e) loss or damage caused by wet or dry rot; faulty workmanship or design.
- f) loss or damage as a result of any building alterations, renovations or repairs.
- g) loss or damage if previously specifically excluded from cover.

■ CONDITIONS THAT APPLY TO SECTION 1 – BUILDINGS

Index-linking Clause

The **sums insured** in Section 1 may be adjusted each month in accordance with the following indices:

The House Rebuilding Costs Index, issued by the Royal Institute of Chartered Surveyors .

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised **sums insured** and will be shown on **Your** renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the **sums insured** bears to the full cost of reconstruction of **Your Property** as stated in the **Schedule**.
- 2) not exceed the **Sum Insured** for the **Property** as stated in the **Schedule**.

It is **Your** responsibility to ensure that at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the **Building** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this Section following a claim provided that **You** agree to carry out **Our** recommendations to prevent further loss or damage.

■ SECTION 2 – LANDLORDS CONTENTS

We cover Your landlords contents against loss or damage caused by the following insured perils:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) loss or damage caused by smog, industrial or agricultural output.

2. Storm or flood.

Excluding

- a) landlords contents in the open.
- b) loss of damage caused by frost.
- c) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.
- d) caused by rising water table levels.

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Excluding

- a) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more.
- b) loss or damage to the apparatus from which water or oil has escaped.
- c) loss or damage caused by gradual emission.

4. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) by any **Tenant** or person lawfully on the **Property**.
- b) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more.
- c) any amount in excess of £500 in respect of **Landlords Contents** contained within detached domestic outbuildings and garages.
- d) loss of any item whilst in the open.

5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.

6. Riot, civil commotion, labour and political disturbances.

7. Malicious damage or vandalism.

Excluding

- a) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more.
- b) by any **Tenant** or person lawfully on the **Property**.

8. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) loss or damage caused by erosion of the coast or riverbank.
- b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main **Building** is damaged at the same time.
- c) loss or damage caused by structural repairs, alterations, demolitions or extensions.
- d) loss or damage arising from faulty or defective workmanship, designs or materials.
- e) normal settlement, shrinkage or expansion.
- f) the first £1,000 of every claim unless otherwise specified in **Your Schedule**.
- g) loss or damage that originated prior to the commencement of this insurance.
- h) loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.
- i) loss or damage to **Landlords Contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **Buildings**.

9. Falling trees, telegraph poles, lamp-posts, fixed aerals, dishes and masts.

Excluding

- a) loss or damage caused by maintenance to trees.
- b) loss or damage to aerals, dishes and masts.

10. Costs of alternative accommodation incurred by You, as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy.

Excluding

- a) any amount in excess of 20% of the **Sum Insured** on the **Landlords Contents** of the **Buildings** damaged or destroyed.

11. Legal Liability to the public

Limit of Indemnity - £2,000,000.

All sums for which You are legally liable as the owner of the contents to pay as compensation for accidental death or injury to any person, or loss or damage to third party property including defence costs and expenses incurred with our prior consent.

Excluding

- a) bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your** family or household.
- b) arising directly or indirectly out of the transmission of any communicable disease.
- c) damage to **Property** under **Your** custody or control.
- d) arising out of any profession, occupation or business other than through private letting of the **Property**.
- e) arising out of the ownership, possession or operation of:
 - 1) any mechanically propelled vehicle other than a private garden vehicle operated within **Your Property**.
 - 2) any power operated lift.
 - 3) any aircraft or watercraft.
 - 4) a caravan whilst being towed.
 - 5) any dogs designated as dangerous under the Dangerous Dogs Act 1991.
- f) arising out of pollution or contamination.
- g) if **You** are entitled to indemnity under any other insurance.
- h) any cost or expense not agreed by **Us** in writing.

ADDITIONAL COVER – only applicable if shown as being included on the **Schedule**.

12. Accidental Damage cover to the Landlords Contents contained within the Property in addition to those perils as listed in paragraphs 1 to 9 of this Section.

Excluding

- a) loss or damage if previously specifically excluded from cover.
- b) loss or damage caused by normal wear and tear.
- c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions.
- d) loss or damage caused by cleaning or making repairs; or alterations.
- e) loss or damage caused by pets.
- f) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more.
- g) loss or damage as a result of mechanical or electrical breakdown.

■ CONDITIONS THAT APPLY TO SECTION 2 – LANDLORDS CONTENTS

Index-linking Clause

The **sums insured** in Section 2 may be adjusted each month in accordance with the following indices:

The Consumer Durable section of the General Index of Retail Prices or its equivalent.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated

on the revised **Sums Insured** which will shown on **Your** renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to **Your Landlords Contents**, **We** will replace the damaged **Landlords Contents** as new provided that the **Sum Insured** is at least equal to the cost of replacing all the **Landlords Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new or pay the cost of repairing the item.

In respect of any claim made under this **Policy**, **Our** liability will not:

- 1) exceed the proportion that the **Sums Insured** bears to the full cost of replacement of **Your Landlords Contents** as stated in the **Schedule**.
- 2) exceed the **Sum Insured** for **Your Landlords Contents** as stated in the **Schedule**.

It is **Your** responsibility to ensure that at all times the **Landlords Content's Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of the **Landlords Contents** of **Your Property** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this Section following a claim provided that **You** agree to carry out the **Insurers'** recommendations to prevent further loss or damage.

■ SECTION 3 – LANDLORDS LEGAL LIABILITY

Limit of Indemnity – £2,000,000 unless stated otherwise on the Schedule.

All sums for which You are legally liable to pay as compensation for accidental death or injury to any person or loss or damage to third party property arising directly as a consequence of Your ownership of the Property, including defence costs and expenses incurred with Our prior consent.

Excluding

- a) bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your** family or household.
- b) arising directly or indirectly out of the transmission of any communicable disease.
- c) damage to **Property** under **Your** custody or control.
- d) arising out of any profession, occupation or business other than through private letting of the **Property**.
- e) arising out of the ownership, possession or operation of:
 - 1) any mechanically propelled vehicle other than a private garden vehicle operated within **Your Property**.
 - 2) any power-operated lift.
 - 3) any aircraft or watercraft.
 - 4) a caravan whilst being towed.
 - 5) any dogs designated as dangerous under the Dangerous Dogs Act 1991.
- f) arising out of ownership or use of any land or building not situated within the **Buildings** as specified in the **Schedule**.
- g) arising out of pollution or contamination.
- h) if **You** are entitled to indemnity under any other insurance.

This **Policy** includes **Your** landlords legal liability under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 for injury to a third party or loss or damage to third party **Property** arising from a defect in **Your** home including defence costs that **We** have agreed in writing to pay.

■ GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

Disclosure of Material Facts

This insurance shall be deemed as voidable in the event of any non-disclosure, misrepresentation or misdescription of any material fact which would have influenced **Our** decision in accepting the **Policy**.

Duty of Care

You must take actions to prevent loss or damage to **Your Property** and ensure that **Your Property** is maintained in a good state of repair. All protections installed for the protection of the **Building** must be regularly maintained and be in use when the **Building** is left unattended or when any **tenants** have retired for the night.

Changes in Circumstances

You must notify **Us** of any change in **Your** circumstances and in particular the use of **Your Property**; the type of **Tenant** occupying the **Building**; the cost of rebuilding **Your Property** or replacing **Your Landlords Contents**.

Advice of Unoccupancy

You must notify **Us** if the **Buildings** as specified in the **Schedule** become regularly left unattended for more than 30 days in any single period.

Multi-Property Policy

It is understood and agreed that each **Property**, as listed in **Your Schedule**, is deemed to be covered as though separately insured.

Notice of Building Works

You must notify **Us** prior to the start of any conversions and extensions to any **Buildings** specified in the **Schedule**.

Contracts (Rights of Third Parties Act)

No person or company who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists or is available apart from this act.

Other Insurance

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

Fraudulent / False Claims

If **You** make any claim knowing the claim to be false or fraudulent this insurance shall become void and all claims shall be forfeited. **We** have the right to notify the Police of any such instances or circumstances.

■ GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS OF THIS POLICY

This **Policy** does not cover the following:

a) Radioactive Contamination

- loss or damage to any **Property** resulting or arising from any consequential loss;
any legal liability, directly or indirectly caused by or contributed to by or arising from:
- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components.

b) War

loss or damage occasioned by the consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction or seizure to **Property** under the order of any government or public or local authority.

c) Terrorism

loss or damage directly or indirectly caused by or in connection with any act of terrorism regardless of any other cause or event.
An act of terrorism means an act including but not limited to the use of force and violence and/or threat of any person(s) or group(s) acting alone or on behalf of any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government and to put the public or any section of the public, in fear.
This exclusion also extends to include loss or damage directly or indirectly caused by action to control, prevent, suppress any act of terrorism.

d) Deliberate Act

loss or damage caused intentionally by **You** or anyone working on **Your** behalf.

e) Existing Damage

loss or damage occurring prior to the commencement of **Your** insurance cover.

f) Sonic Pressure

loss or damage from pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

g) Consequential loss

consequential losses as a result of any claim under this **Policy**.

h) Wear and tear

loss or damage as a result of wear and tear, rusting or corrosion; wet or dry rot or fungus or any gradually operating cause.

i) Computer Date Recognition and Viruses

loss or damage to computer equipment caused by computer date changes and or computer viruses. Viruses includes any programs or software which affects computer programs and/or functionality.

j) Motor Vehicles

loss or damage caused to any Motor vehicles (other than domestic garden implements) , caravans, trailers or watercraft and accessories.

k) Domestic Pets

loss or damage caused by domestic pets, insects or vermin.

■ HOW DO I MAKE A CLAIM UNDER MY INSURANCE POLICY ?

If **You** wish to make a claim please contact:

Nexus Claims Limited

• Tel: 0870 066 2144

• Fax: 0870 942 0330

• Email: property@nexusclaims.co.uk

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

■ CLAIMS PROCEDURE AND CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

If **You** do need to make a claim under this **Policy**, **You** must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event and always within 30 days.
- b) Immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain a Crime Reference Number.
- c) Take all steps necessary to reduce further loss, damage or injury.
- d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request.
- c) Do not under any circumstances effect full repairs without **Our** prior consent.
- d) Under no circumstances admit, negotiate or settle any claim without **Our** permission in writing.

On receipt of a notification of a claim, **We** may do the following:

- a) Enter any **Building** following loss or damage.
- b) Negotiate, defend or settle any claim made against **You**.
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay.
- d) Appoint a loss adjuster to handle the claim on **Our** behalf.
- e) Arrange to repair the damage to the **Building** and handle any salvage appropriately.

■ COMPLAINTS PROCEDURE & REGULATORY INFORMATION

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this occurs **We** want to hear about it so **We** can try to put things right.

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.

Initiating Your Complaint:

If **Your** complaint is about **Your Policy** please email admin@simplelandlordsinsurance.com

If **Your** complaint is about the handling of **Your** claim please write to our **Property Unit Manager** at:

Nexus Claims Limited,
PO Box 125,
Leeds,
LS10 9BG.

In the event that **You** remain dissatisfied and wish to make a formal complaint, then please write to:

Head of Claims,
UK Underwriting Limited,
Gibraltar House,
Bowcliffe Road,
Leeds,
LS10 1HB.

If **We** have provided **You** with **Our** final response and **You** remain dissatisfied **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

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

• Telephone: (0845) 080 1800

• Fax: (020) 7964 1001

Please note **You** have 6 months from the date of **Our** final response in which to refer to **Your** complaint to the FOS. **Your** statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights contact **Our** local authority Trading Standards Service or Citizens Advice Bureau.

Important Note: the Ombudsman can only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it.

■ COMPENSATION SCHEME

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

■ DATA PROTECTION

Simple does not pass any personal data about **You** to any third parties. When **You** apply for insurance and/or make a claim, **You** will be required to disclose relevant personal data about **Yourself** to Simple or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **You** make a claim. Please note that any information that **You** provide to Simple may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by **Yourself** will be used by Simple, its agents and associated companies, other insurers, regulators, industry and public bodies (including the Police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud. This may involve the transfer of such information to other countries (including those which have limited or no data protection laws). Simple will take steps to ensure that **Your** information is held securely.



simple
landlords insurance

Simple is a trading name of TPS (Insurance Admin Services) Limited. TPS (Insurance Admin Services) Limited is authorised and regulated by the Financial Services Authority (number 311788)

Registered Office: Eversheds House, 70 Great Bridgewater Street, Manchester M1 5ES

Registered in England number 02587396.

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