

simple | landlords

Policy Summary

Landlords buildings
& contents

www.simplelandlordsinsurance.com



Type of cover

This landlords buildings and contents policy is specifically designed for owners of a residential property which is let on an Assured Shorthold Tenancy agreement, or any other residential tenancy agreement as agreed by UK General in writing. The policy term is for a period of 12 months. The policy is only available for properties situated within the United Kingdom.

This policy also provides protection for home emergency, legal expenses, rent guarantee, key protection and excess protection if you have paid the additional premium

Insurer

Simple Landlords Insurance is a business name of Millennium Insurance Brokers Limited. Millennium Insurance Brokers Limited arranges the policies which are underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Policy summary

This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which is issued when you purchase your policy and is also available upon request. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. It is important that you read the policy documents carefully when you receive them.

Significant features and benefits

Main features and benefits of the policy	Standard policy limits	Where to find information in your policy wording
<p>Buildings sum insured – covers the structure of your buildings against loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, smoke, explosion, lightning or earthquake storm or flood; • Escape of water or oil; • Theft or attempted theft; • Collision or impact; • Riot, civil commotion, labour and political disturbances; • Malicious damage or vandalism; • Subsidence, landslip or heave; • Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts. 	Up to the building sum insured selected as detailed on your policy schedule.	Section 1 - Buildings
Costs of alternative accommodation if the building becomes uninhabitable following damage covered under the buildings section	Up to 20% of the building sum insured for a maximum period of 12 months unless otherwise specified within the policy schedule.	Section 1 - Buildings
Expenses incurred in locating the source of and repairing resultant damage where an escape of water has occurred	Up to £5,000	Section 1 - Buildings
Accidental damage to fixed glass, sanitary fixtures and ceramic hobs	Up to the building sum insured selected as detailed on your policy schedule.	Section 1 - Buildings
Accidental damage to underground pipes, cables and services for which you are responsible	Up to the building sum insured selected as detailed on your policy schedule.	Section 1 - Buildings
Increased metered water charges	Up to £1,000	Section 1 - Buildings
<p>Contents sum insured – covers loss or damage to your contents whilst in your home caused by:</p> <ul style="list-style-type: none"> • Fire, smoke, explosion, lightning or earthquake storm or flood; • Escape of water or oil; • Theft or attempted theft; • Collision or impact; • Riot, civil commotion, labour and political disturbances; • Malicious damage or vandalism; • Subsidence, landslip or heave; • Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts. 	Up to the contents sum insured selected as detailed on your policy schedule.	Section 2 - Landlords Contents
Cost of alternative accommodation if the building becomes uninhabitable following damage covered under the contents section	Up to 20% of the contents sum insured for a maximum period of 12 months unless otherwise specified within the policy schedule.	Section 2 – Landlords Contents
Theft of contents from domestic outbuildings and garages	Up to £500	Section 2 – Landlords Contents
Legal Liability to the public	Up to £2,000,000	Section 2 – Landlords Contents

Additional cover (only applies if shown in the policy schedule)

Accidental damage to buildings and/or landlords contents	Up to the buildings sum insured and/or landlords contents sum insured shown on your policy schedule	Section 1 – Buildings – Additional Cover and/or Section 2 – Landlords Contents - Additional Cover
Accidental damage including malicious damage and theft by tenants to buildings and/or landlords contents	Up to £10,000 in respect of malicious damage and up to £1,000 in respect of theft by tenants.	Section 1 – Buildings – Additional Cover and/or Section 2 – Landlords Contents - Additional Cover

General condition and exclusions

General condition and exclusions	What is not insured	Where to find information in your policy
General policy exclusions applicable to all sections	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • Radioactive contamination; • War; • Terrorism; • Wear and tear or any gradual deterioration; • Domestic pets, insects or vermin; • Any deliberate act by you or anyone working on your behalf. 	Page 24
Buildings	<ul style="list-style-type: none"> • The policy excess detailed on the policy schedule • The first £1,000 of any claim for subsidence • The first £300 of any claim for escape of water • Storm or flood damage to gates, fences, swimming pools and tennis courts • Loss or damage that occurs when the building is unoccupied for more than 60 days • Malicious damage or vandalism by any tenant or person lawfully on the property • Theft by any tenant 	Section 1 - Buildings
Landlords Contents	<ul style="list-style-type: none"> • The policy excess detailed on the policy schedule • The first £1,000 of any claim for subsidence • The first £300 of any claim for escape of water • Loss or damage that occurs when the building is unoccupied for more than 60 days • Theft or malicious damage caused by someone lawfully on the premises • Loss or damage cause by mechanical or electrical breakdown 	Section 2 - Landlords Contents
Accidental damage including or excluding malicious damage or theft by tenants to buildings and/or landlords contents	<ul style="list-style-type: none"> • Damage caused by wet or dry rot, vermin, fungus, insects or domestic pets • Loss or damage where the buildings are unoccupied for 60 days or more 	Section 1 and 2 - Additional Cover

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

Cancellation within the 14 day cooling off period

If you decide that for any reason, this policy does not meet your insurance needs then please contact Simple Landlords within 14 days from the start date of the policy or the day on which you receive your policy documentation, whichever is the later.

On the condition that no claims have been made or are pending, Simple Landlords will then refund your premium in full less a cancellation fee of £25.

Cancellation after the cooling off period

Thereafter you may cancel this insurance at any time and providing that no claims have been made or are pending you will be entitled to a pro-rata refund of your premium less a cancellation fee of £40 plus the full cost of all add-on products that you purchased.

Cancellation by Us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Where **We** reasonably suspect fraud
- Non-payment of **Premium**
- Threatening and abusive behaviour
- Non-compliance with **Policy** terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions Simple Landlords ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the **Policy** immediately and backdate the cancellation to the date of the fraud or the date when **You** provided Simple Landlords with incomplete or inaccurate information, which may result in **Your Policy** being cancelled from the date **You** originally took it out.

If **We** cancel the **Policy** and/or any additional covers **You** will receive a refund of any **Premiums You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or **We** are entitled to keep the **Premium** under the Consumer Insurance (Disclosure and Representations) Act 2012.

What happens when my policy ends?

At least 21 days before each renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay by direct debit, we will renew the policy automatically and continue collecting monthly premiums unless you notify us that you wish to cancel the policy.

If you pay by credit or debit card we will renew the policy once you have paid the premium in full unless you notify us that you wish to cancel the policy.

If you have chosen to pay by the credit or debit card auto renewal option we will collect the renewal premium automatically from the card associated with your policy unless you choose to change your payment method or notify us that you wish to cancel the policy. you may need to review and update your cover periodically to ensure that it remains adequate.

How do I make a claim on my insurance policy?

Claims will be handled by Direct Group Property Services at the address shown in your policy wording. Should you wish to claim under your policy you should call the Buildings and Landlord Contents claims helpline (24hrs) on 0330 102 6755 or by submitting a claim in writing as soon as possible and within 30 days of the event.

You must give them any information or help that they may ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy wording.

How do I make a complaint?

Complaints regarding the policy

Customer Services Department
PO Box 1189
Doncaster
DN1 9RP
By phone to: 0808 172 5600
By email to: admin@simplelandlordsinsurance.com

Complaints about claims

Customer Relations Team
PO Box 1193
Doncaster
DN1 9PW
By phone to: 0844 854 2072
By email to: customer.relations@directgroup.co.uk

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Services. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten staff.

Will I receive compensation if my insurer is unable to meet its liabilities?

Great Lakes Insurance SE are members of the Financial Services Compensation Scheme. You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

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.