

simple | landlords

Policy Booklet

Key Protection Cover

www.simplelandlordsinsurance.com



Useful contacts

General enquiries

If you have any questions about our insurance which are not answered in this booklet or would like to amend any of your policy details or cancel your policy please contact Simple Landlords Insurance on:

0808 172 5600 from a landline

0330 100 7200 from a mobile

Lines are open Monday to Friday 9am to 8pm, Saturdays 9am to 5pm, excluding bank holidays.

Alternatively you can access your account by logging on to your online account at:

www.simplelandlordsinsurance.com

Claims lines

	Telephone	Opening Hours
Key protection claims	0330 123 2098	24 hours 7 days a week
Key protection helpline (reimbursement and general queries)	0808 172 5570	9:00am - 5:00pm Monday to Friday excluding bank holidays

Call recording

Please note for training, compliance, claims and counter fraud purposes all calls may be recorded.

Welcome to your Simple Landlords Insurance - key protection policy

A warm welcome and thank you for choosing Simple Landlords Insurance.

This policy booklet includes all you need to know about your Key Protection policy. We hope you will be happy with the peace of mind and protection that our service provides and to that your insurance clear and easy to understand.

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, if any details are incorrect on any the documentation you have received, or you wish to make a change to your policy then please call Simple Landlords customer services on **0808 172 5600** or alternatively email admin@simplelandlordsinsurance.com.

Yours Sincerely

Richard Truman

Richard Truman
Simple Insurance
(Head of Operations)

If you would like a copy of these terms and conditions in another format such as in large print, Braille or audio file please contact us on 0808 172 5600.

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Welcome to your Simple Landlords Insurance key protection policy

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Your Simple Landlords Insurance key protection policy

Who is Your insurer?

This insurance has been arranged by Simple Landlords Insurance and is underwritten by Inter Partner Assistance SA which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register.

Certification of cover

This policy document, combined with **Your Policy Schedule**, certifies that this insurance has been effected between **You** and **Us**. In return for payment of the premium, **We** agree to insure **You** in accordance with the terms and conditions contained in and endorsed on these documents.

Important

Please keep this policy document, together with **Your Policy Schedule**, in a safe place so **You** can read it again if **You** need to. **You** can only take out this insurance if **You** have bought a Simple **Landlords Insurance Policy**. If **Your** Simple Landlords policy is cancelled for any reason, this policy will also be cancelled.

Who administers Your policy

The claims helpline is operated by AXA Assistance (UK) Ltd and the policy is administered by Direct Group Limited on behalf of the **Insurer**. Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Financial Conduct Authority register number 307332.

Language

You will notice that some words throughout this document are shown in **bold** type. These words are listed and defined in the 'Definitions' section of this document.

Please check that the information contained in this policy meets **Your** requirements. If it does not, please contact Simple Landlords Insurance who arranged this insurance for **You**.

Definitions

Certain words throughout this document are defined words and are shown in **bold**. These are listed and defined below.

Claims Administrator

AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or its nominated agent Direct Group Limited, QuayPoint, Lakeside Boulevard, Doncaster, DN4 5PL.

Geographical limits

This policy covers **You** within the **United Kingdom** and if travelling abroad in any of the following European countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

Property

The private residence owned by **You** but let to **Tenants** which as detailed on **Your Policy Schedule**. This includes any garage, outbuildings, sheds and gates within the boundary of **Your Property**.

Landlords Insurance Policy

The Simple Landlords Insurance Policy that has been issued to **You** for **Your Property**.

Insurer/We/Us/Our

The policy is underwritten by Inter Partner Assistance SA

Key

Any of the keys (including fobs or access cards) which grant access to **Your Property**.

Lock

Any lock that provides access to **Your Property**.

Pay and claim basis

You will be responsible for paying all costs (for example, the cost of repairing or replacing **Your Key/s**) that **You** wish to claim for under this policy. **We** will reimburse those costs provided the loss is covered under the policy. **We** will ask **You** to submit **Your** claim together with supporting documentation to **Us** so that **We** can evaluate **Your** claim and make the appropriate reimbursement. The reimbursement will not exceed the **Total Policy Limit** of £1,500.

Period of insurance

This policy will run concurrently with **Your Landlords Insurance Policy** for a maximum of 12 months. If **You** arranged this policy after the start date of **Your Landlords Insurance Policy** cover will be provided from the date **You** bought it and will end on the expiry date of **Your Landlords Insurance Policy** as detailed on **Your Policy Schedule**.

Policyholder

The person(s) named on the **Policy Schedule**.

Policy schedule

The document which forms part of the Simple landlords insurance contract alongside which **You** have bought this policy. It contains **Your** name and address and details of the insured **Property**.

Definitions (cont)

Tenants

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

Total policy limit

£1,500 including VAT, this being the maximum amount that **We** will pay towards **Your** claims in the **Period of Insurance**. If the total claims that **You** make exceed this limit, **You** will have to pay any amount over £1,500.

United Kingdom/UK

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

You/Your

The **Policyholder** and any **Tenants** residing in the **Property** during the **Period of Insurance**.

Policy cover

✓ What is covered

During the **Period of Insurance** and within the **Geographical Limits** this policy will cover **You** in the event of:

- Damage to **Your Keys** or **Locks** which prevents access to **Your Property** or poses a security risk;
- Loss or theft of **Your Keys**; or
- The **Keys** are locked in **Your Property** preventing access.

Following any of the above events this policy will pay up to the **Total Policy Limit** for the cost of obtaining replacement **Keys/Locks** and/or locksmith charges.

In the event that **Your Locks** are replaced this policy will cover the cost of up to 5 new duplicate **Keys**.

This policy provides 24 hour assistance 365 days of the year to a **UK** wide locksmith network.

You can make an unlimited number of claims during the **Period of Insurance** but the maximum payable under this policy is the **Total Policy Limit**.

✗ What is not covered

The policy will not pay out for the following:

- any costs covered under this policy which **You** have incurred where **You** are unable to provide a valid receipt/paid invoice;
- any costs within one **Period of Insurance** that exceed the **Total Policy Limit**;
- any claim for theft of **Keys** where **You** have not reported this to the police;
- any charges or costs **You** incur as a result of **Your** failure to turn up to an appointment **You** have arranged for replacement or repair of **Your Key**;
- if the **Key** was in the possession of anyone other than the **Policyholder** or **Your Tenant/s**.
- if damage to the **Key** or **Lock** was caused by wear and tear or a lack of general maintenance;
- if the incident was caused by **Your** or **Your Tenants** reckless, deliberate or criminal act or omission;
- any replacement which would leave **You** with a **Key** of a higher standard or specification than that replaced (unless the original standard was obsolete);
- any telephone costs, loss of earnings or profits which arise as a result of **Your** claim;
- if doing so would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.
- any claim resulting in any way from:
 - war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
 - ionising radiation or contamination by radioactivity from any nuclear fuel or weapons, or from any nuclear waste from the combustion of nuclear fuel.

Conditions and limitations

The following conditions apply to **Your** policy:

Consumer Insurance (Disclosure and Representations) Act 2012

This requires **You** to be truthful and take care to give accurate and complete answers to any questions Simple Insurance ask **You** when **You** purchase the policy, if **You** wish to make any changes to it during the **Period of Insurance**, or if **You** make a claim. If **You** do not do so it may mean that **Your** policy becomes invalid.

Note that if a claim under this policy is known by **You** to be false in any way, the claim will not be paid AND **Your** policy will be made void with no refund of premium. **We** may also inform other insurers and the appropriate law enforcement authorities.

Transferring Your interest in the policy

You cannot transfer **Your** interest in the policy to anyone else.

How to make a claim

Please read the Insured Events, Claims Conditions and Exclusions sections to ensure the incident is covered under the terms of this policy.

IMPORTANT – this policy operates on a **Pay and Claim Basis**.

If **You** believe **Your** claim to be valid then please telephone AXA Assistance on 0330 123 2098 quoting scheme code 0460547 and assistance will be arranged for **You**.

Please note all stolen **Keys** must be reported to the police and a crime reference number obtained.

For validation of **Your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference number to the **Claims Administrators** at:

Specialist Claims, PO Box 1192, Doncaster, DN1 9PU.

Any queries or for further information please telephone the key helpline on **0808 172 5570**.

Claims limit

The maximum amount that we will pay towards **Your** claims in the **Period of Insurance** is £1,500 including VAT.

Claims conditions

Please note that the following conditions apply to **Your** claim and **We** may cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment if **You** ignore them:

In the event of any incident which may give rise to a claim, **You** must follow the claims procedure detailed in this policy, and **You** must give the **Claims Administrator**, at **Your** own expense, all the information **We** or they ask for about the claim eg. crime reference.

All lost, stolen or damaged **Key/s** must be reported to us on **0808 172 5570** as soon as possible and all receipts and supporting documentation provided.

How to make a claim (cont)

All stolen **Keys** must be reported to the police and a crime reference number obtained.

You must retain all receipts and tickets for any outlay including public transport or taxis.

Should **You** have any complaint regarding repairs or replacements that **You** arrange, this will be for **You** to resolve. **We** will not enter into any dispute between **Yourself** and any tradesman that **You** arrange.

We have the right, at **Our** expense and in **Your** name to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else; and/or
- Start legal action to get back from anyone else any payments that have already been made.

Cancelling **Your** policy

If **You** decide that for any reason, this policy does not meet **Your** insurance needs **You** have the right to cancel it at any time by contacting Simple Landlords Insurance on 0808 172 5600 or writing to simpleadmin@directgroup.co.uk.

If this is within the first 14 days from the start date or the day on which **You** receive **Your** policy documentation, whichever is the later ('cooling off period'), **You** will be entitled to a full refund of the premium as long as **You** have not made a claim and do not intend to make a claim on the policy.

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs concurrently with **Your** Simple Landlords Insurance Policy. If **Your** Simple Landlords Insurance Policy is cancelled for any reason this policy will also be cancelled by **Us**. Provided the premium has been paid in full **You** will be entitled to a proportionate refund of premium in respect of the unexpired **Period of Insurance**.

We may cancel **Your** policy, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the **Claims Administrator's** staff.

Where **We** have cancelled **Your** policy, no refund of premium would be made.

Customer Service and Complaints

This complaints procedure does not affect **Your** legal rights.

Questions or complaints about the sale of Your policy

If **You** have a question or concern about, or **You** wish to make a complaint about, how **Your** policy was sold to **You** (including the information **You** were given before **You** bought the policy), or about the general service **You** received, please in the first instance contact Simple Landlords Insurance on **0808 172 5600**.

If **You** remain dissatisfied **You** may refer the matter directly to the Financial Ombudsman Service (contact details are given below).

Questions or complaints about Your policy or the handling of Your claim

If **You** have a complaint about the handling of a claim **you** should contact the administrators at:

Specialist Claims,
PO Box 1192,
Doncaster,
DN1 9PU

Email: specialist@directgroup.co.uk

Telephone: **0345 074 4752**

All calls are recorded for training, compliance claims and counter fraud purposes. Please ensure **your** claim number is quoted in all correspondence to assist a quick and efficient response.

If **You** remain dissatisfied after the **Claims Administrator** has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone Number: **0800 0234 567** from a landline or **0300 1239 123** from a mobile.

E-mail: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **Your** statutory rights.

Legal and Regulatory Information

Premiums and claims – Your rights

Please note that once **You** have paid **Your** premium to Simple Insurance **We** treat it as having been received by **Us**.

The law & legal proceedings applicable to this insurance

Unless **You** and **We** agree otherwise, the law which applies to this policy is the law which applies to the part of the **United Kingdom** in which **You** live. Any legal proceedings between **You** and **Us** in connection with this policy will, therefore, only take place in the courts of the part of the **United Kingdom** in which **You** live.

Data Protection

Please read the paragraphs below, which define how the **administrator** and the **insurer** use information about **you** for the purpose of providing **you** with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of **your** information. By purchasing **our** products and services, **you** agree that the **administrator** and the **insurer** may:

- a) Disclose and use information about **you** and **your** insurance cover to companies within the AXA group of companies, to its' service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) Monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) Obtain and store any relevant and appropriate photographic evidence of the condition of **your** home or vehicle which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim;
- d) Undertake all of the above within and outside the United Kingdom and the European Union. This includes processing your information in other countries in which data protection laws are not as comprehensive as in the European Union. However, we have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.

If you want to know what information is held about **you** by the **insurer**, please write to:

AXA Assistance
Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR

There may be a charge for this service, as permitted by law. If **you** find any of the details **we** hold about **you** are incorrect, **we** will correct them promptly. **We** only hold information about **you** for as long as is appropriate.

Legal and Regulatory Information (cont)

Personal Information

By purchasing **Our** products and services, **You** agree that **We** may:

- a) disclose and use information about **You** and **Your** insurance cover to companies within the AXA group of companies, to its service providers and agents in order to administer and service **Your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) monitor and/or record **Your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) undertake all of the above within and outside the **United Kingdom** and the European Union. This includes processing **Your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **We** have taken appropriate steps to ensure the same (or equivalent) level of protection for **Your** information in other countries, as there is in the European Union.

If **You** want to know what information is held about **You** by Inter Partner Assistance or AXA Assistance, please write to **Us** at :

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about **You** is only held for so long as it is appropriate for the above.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if we are unable to meet our obligations to **You** under this contract.

Further information can be obtained by visiting the Website: www.fscs.org.uk