

# Let Property Insurance

## Insurance Product Information Document

Company: Swinton Group Limited

Product: Simple Landlords Let Property Policy

Simple Landlords is a trading name of Swinton Group Limited, registered in England No. 756681. Registered office, Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB United Kingdom. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. You can check this by visiting the FCA's website [fca.org.uk](http://fca.org.uk)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This cover will pay you for costs incurred should you incur loss or damage to your let property and/or the contents within.



#### What is insured?

##### Buildings

(where stated as covered in your schedule)

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental damage to mirrors & fixed glass
- ✓ Accidental damage to underground pipes
- ✓ Property Owners liability

##### Optional Covers

- Optional accidental damage
- Optional malicious damage and theft by tenant

##### Contents

(where stated as covered in your schedule)

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Public liability
- ✓ Employee's Liability

##### Optional Covers

- Optional accidental damage
- Optional malicious damage and theft by tenant



#### What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage caused by subsidence to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess you have chosen in addition to any additional excess we have quoted
- ✗ Damage that happened prior to this policy.



#### Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following are excluded:
  - Escape of water
  - Theft or attempted theft
  - Malicious damage or vandalism
  - Accidental Damage
- ! The maximum we will pay for loss of rent is 20% of the sums insured
- ! The maximum we will pay for loss of metered water is £1,000
- ! The maximum we will pay for trace and access is £5,000
- ! We will not pay more than the sums insured stated in your schedule



## Where am I covered?

- ✓ Cover is offered for your let property within the United Kingdom, Isle of Man, Channel Islands and Northern Ireland.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform Simple Landlords as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy document.



## How do I cancel the contract?

You can cancel your policy on your online account. If you cancel your policy within 14 days from the date of purchase 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, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

## Simple Landlords Let Property Insurance Policy – Additional Product Information

### **How do I report a claim?**

#### **Call our 24 hour claims helpline 0330 102 6755**

Tell the police as soon as reasonably possible if you suspect theft or malicious damage.

Please do not throw away or destroy any items that are damaged.

Finally, do not negotiate or settle any claims made against you by anyone else, unless we agree in writing that you can.

### **Excesses that apply**

#### Buildings Cover

Standard cover	as stated on your schedule
Escape of Water	£300
Subsidence	£1,000

#### Optional Buildings Cover

Accidental Damage	as stated on your schedule
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#### Contents Cover

Standard cover	as stated on your schedule
Escape of Water	£300

#### Optional Contents Cover

Accidental Damage	as stated on your schedule
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### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS).

If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **020 7741 4100**.

### **How do I make a complaint?**

If your complaint is about the way your policy was sold to you, please telephone 0344 412 4151 or write to Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

If you have a complaint regarding your claim, please telephone 0344 856 2015. Alternatively you can write to Direct Group Property Services, Customer Care, PO Box 2801, Stoke on Trent, ST4 9DN.