

# Let Property Insurance

## Insurance Product Information Document

Company: UK General Insurance Ltd

Product: Simple Landlords Let Property Policy

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

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

- ✓ 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
- ✓ Public liability
- ✓ **Optional accidental damage**
- ✓ **Optional malicious damage by tenant**

##### Contents

- ✓ 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
- ✓ **Optional accidental damage**
- ✓ **Optional malicious damage by tenant**



#### What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage 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
- ! The maximum we will pay for malicious damage by tenant is £5,000
- ! The maximum we will pay for theft by the tenant is £1,000
- ! The maximum we will pay for public Liability is £2,000,000 unless otherwise stated on your schedule
- ! 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.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

#### Complaints regarding the **SALE OF THE POLICY**

In the first instance, please contact Simple Landlords directly.

#### Complaints regarding landlords building and contents claims

Customer Relations Team

PO Box 1193

Doncaster

DN1 9PW

Tel: 0344 854 2072

Email: [customer.relations@urisgroup.co.uk](mailto:customer.relations@urisgroup.co.uk)

#### Complaints regarding a liability claim

Langleys Solicitors LLP

Queens House

Micklegate,

York

YO1 6WG

Tel: 01904 686790

Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

#### Unresolved Complaints

If your complaint about the sale of your policy or your liability claim cannot be resolved by the end of the third working day, your complaint will be passed to:

Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by UK General Insurance Ltd and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

#### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).