

Product: Specialist

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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document and Policy Schedule.

What is this type of insurance?

Buildings & Contents insurance based on a declared sum insured for long term unoccupied and residential properties let to tenants



What is insured?

Buildings & Contents - The following benefits are covered as a result of loss or damage caused by:

- ✓ Earthquake, explosion or lightning
- ✓ Aircraft or any other flying object
- ✓ Riot or civil commotion
- ✓ Impact by vehicle or animal
- ✓ Breakage of aerials
- ✓ Falling trees
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism up to £5,000 if caused by tenants
- ✓ Flood, fire or smoke
- ✓ Escape of water and leakage of oil
- ✓ Storm
- ✓ Subsidence, ground Heave or Landslip
- ✓ Loss of rent or alternative accommodation up to 20% of the sum insured following an insured loss

Buildings Only – The following Items are covered as a result of loss or damage when the home is let out by you to tenants:

- ✓ Carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines and tumble dryers

Optional Covers available:

- **Accidental Damage for Buildings**



What is not insured?

Buildings & Contents - The following benefits are not insured as a result of loss or damage caused by:

- ✗ Wear and tear, lack of maintenance and/or existing damage
- ✗ Theft or attempted theft; Loss or damage caused by tenants or workforce
- ✗ War, invasion, civil war, revolution and any similar event
- ✗ Loss or damage to any device caused by Computer viruses
- ✗ Communicable Disease including Covid -19
- ✗ Loss or damage caused by domestic pets
- **Accidental Damage for Buildings**
We will not pay any Loss or damage while the home is unfurnished, unoccupied, lent, let, sublet, or is not self-contained



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
- ! Exclusions apply if your home is unoccupied, or if your property is let to tenants. Please refer to your policy document for full list
- ! 'Valuable' items (for example pictures, works of art and curios) contents limit is 35% of the contents sum insured and £1,500 in respect of any one item, pair or set
- ! Personal items cover - unspecified valuables, clothing & personal belongings limit is £1,000



Where am I covered?

- ✓ Cover is provided for properties in the United Kingdom Only



What are my obligations?

- You must take reasonable care to prevent loss or damage to your property
- You must tell us without delay about any event that could lead to a claim
- The details you provide must be complete and accurate as your premium is based on this information. Failure to adhere could result in any claim being rejected, reduce the payment of a claim or your policy may be cancelled
- You must tell us immediately about any change of information which may be relevant to the policy. If you are in any doubt whether a change is relevant, please contact your Insurance Advisor



When and How do I pay?

Terms and conditions of payment are agreed with your Insurance Advisor

Documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents.

You may cancel this insurance after the withdrawal period by giving notice in writing. We will refund the part of your premium which applies to the remaining period of insurance.

Where a claim has occurred, no refund of premium will be allowed.



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact Your Insurance Advisor.