

# Landlords Occupied Insurance

## Insurance Product Information Document

### Company: AmTrust Europe Limited

Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered Number 202189.

### Product: Residential Property Owner

This document contains some important facts about AmTrust Residential Property Owner Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

This policy provides cover for Landlord's Buildings, Contents & Contents of Common Parts, Property Owner's Liability and Legal Expenses, all of which are optional covers and are only included if shown on your schedule.



#### What is insured?

- ✓ Fire, lightning, explosion or earthquake
- ✓ Aircraft and other flying devices or items dropped from them
- ✓ Subsidence, heave or landslip
- ✓ Collision by any vehicle or animal
- ✓ Storm, flood or weight of snow
- ✓ Escape of water
- ✓ Escape of oil
- ✓ Falling trees, telegraph poles or lamp posts
- ✓ Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- ✓ Theft or attempted theft
- ✓ Accidental breakage to fixed glass, double glazing, solar panels, sanitary ware and ceramic hobs all forming part of the building
- ✓ Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts
- ✓ Malicious damage caused by persons lawfully allowed in the building
- ✓ Accidental damage to domestic oil pipes and underground services which you are legally responsible for
- ✓ Loss of rent due to you or temporary alternative accommodation costs up to 20% of the buildings sum insured
- ✓ Contents of common parts you legally own as a landlord
- ✓ Emergency access to the premises
- ✓ Trace and access
- ✓ £5,000,000 Property owner's liability



#### What is not insured?

- ✗ Loss or damage to domestic fixed fuel-oil tanks, drives, patios and terraces, gates, fences and any property in the open caused by storm, flood or weight of snow;
- ✗ Escape of water resulting in subsidence, heave or landslip;
- ✗ Any loss or damage, injury or liability arising out of any occurrence outside the geographical limits;
- ✗ Loss or damage caused by theft or attempted theft which does not involve forcible and violent entry into or exit from the buildings;
- ✗ Any subsidence damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences or hedges unless the private dwelling is also affected at the same time by the same event;
- ✗ Any loss or damage occurring before the start of this policy;
- ✗ Any loss or damage deliberately caused by you or anyone working on your behalf;
- ✗ Any loss or damage caused by wear and tear or any gradually operating cause;
- ✗ Any loss or damage caused as a result of the property being used for illegal activities;
- ✗ Any loss or damage caused by domestic pets, insects or vermin;
- ✗ Loss or damage to motorised vehicles, trailers, caravans or their accessories.



## Are there any restrictions on cover?

- ! Theft or attempted theft caused by persons lawfully allowed in the building up to a limit of £5,000
- ! Malicious damage caused by your lodgers or tenants up to a limit of £5,000
- ! Emergency access to the premises up to a limit of £5,000
- ! Trace and access up to a limit of £2,500
- ! Cover is restricted to fire, lightning, earthquake, explosion and subsidence once the property has been unoccupied for more than 60 consecutive days
- ! Please refer to your policy schedule for any excesses or endorsements that may apply, specifically if they are restricting or excluding cover
- ! We will not pay the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set, suite or part of a common design
- ! If the sums insured for your property at the time of loss or damage are less than the cost of replacement, you shall be considered your own insurer for the difference and will be responsible for a proportionate share of the claim



## Where am I covered?

In the United Kingdom and the Channel Islands



## What are my obligations?

- To comply with the terms and conditions of the policy;
- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete;
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair;
- The excesses applying to each and every claim which will be shown on your schedule;
- You must tell your broker immediately if the home becomes let under different circumstances or the nature of the tenancy alters from that disclosed.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- If your property is unoccupied you must comply with the unoccupied properties condition found in the General Policy Conditions of the policy wording;
- The sums insured must be enough to cover the cost of reinstating the property in their present form;
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon-Fri) as soon as possible. When submitting a claim please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism.



## When and how do I pay?

Please speak to your insurance advisor, CIA Insurance Services Ltd who will be able to advise you when and how to pay.



## When does the cover start and end?

Please see your schedule where you will find the start and end date.



## How do I cancel the contract?

There is a 14 day cooling off period, where if you decide that you do not wish to proceed then you can cancel this insurance by contacting your insurance advisor, CIA Insurance Services Ltd, within 14 days of either:

- the date you receive your policy documentation; or
- the start of the period of insurance

whichever is the latter and provided no claims have been made.

- If it is outside of the 14 day cooling off period, then you can cancel this insurance by contacting your insurance advisor, CIA Insurance Services Ltd
- We may cancel your insurance by giving you 14 days' notice in writing sent to your last known address on your schedule. We will return any premium you have paid for any period of insurance left provided no claims have been made.