Landlords Buildings & Contents Insurance

Insurance Product Information Document

This policy is arranged by The Lettings Hub Limited, an Appointed Representative of Let Insurance Services Limited (LIS). LIS is registered in England and Wales; regulated by the Financial Conduct Authority (474985).

This insurance is underwritten by SiriusPoint International Insurance Corporation. SiriusPoint International Insurance Corporation is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912.

Miramar Underwriting Limited acts as a Managing General Underwriter on behalf of SiriusPoint International Insurance Corporation. Miramar Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 507000.

IMPORTANT: This document is a SUMMARY of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them.

What is this type of insurance?

This is a multi-section Landlords Buildings & Contents Insurance policy to cover loss or damage to the contents within your let property or to the building. It also covers your legal liabilities as owner of your property, loss or damage to locks and keys, and home emergency assistance. Coverage will only be provided for the sections you select. This document is a summary of the insurance cover and restrictions are not personalised to your individual needs. Please refer to your Policy Schedule and Policy Booklet for full details of your cover.

What is insured?

Section 1 – Buildings

- ✓ Theft of or damage to your buildings, including by the tenant.
- ✓ Up to £1,000 for theft of or damage to trees, shrubs and lawns.
- ✓ Damage caused by subsidence, heave or landslip of the land your property stands on.
- ✓ Fees incurred in repairing insured damage.
- ✓ Up to 20% of buildings sum insured for lost rent or alternative accommodation costs if your property is uninhabitable following an insured incident.
- ✓ Up to £5,000 to trace heating or water system leaks.
- ✓ Optional accidental damage cover.

Section 2 – Contents

- ✓ Theft of or damage to your contents on a new-for-old basis, including theft or malicious damage caused by the tenant.
- ✓ Damage caused by subsidence, heave or landslip of the land your property stands on.
- ✓ Optional accidental damage cover.

Section 3 – Legal Liabilities

- ✓ Up to £2 million liability for accident or injury to individuals as owner of your property.

Section 4 – Locks & Keys

- ✓ Up to £500 to replace locks or keys to outside doors, safes or alarms if lost or accidentally damaged.

Section 5 – Emergency Assistance

- ✓ Up to £500 for temporary repairs and overnight accommodation for tenants if a sudden and unforeseen situation renders your property unsafe or insecure.

What is not insured?

All sections

- ✗ Accidental damage cover to buildings and contents excludes mechanical or electrical failure, damage caused by poor workmanship or materials, or as a result of alteration or repair of your property.
- ✗ Loss or damage while your property is unoccupied for more than 60 days in a row.
- ✗ Wear and tear.
- ✗ Damage caused by pets.

Section 1 – Buildings

- ✗ Damage caused to fences or gates by storm or flood.

Section 2 – Contents

- ✗ Your fixtures and fittings, clothing and personal belongings.
- ✗ Contents belonging to the tenant.

Section 3 – Legal Liabilities

- ✗ Property damage.

Section 4 – Locks & Keys

- ✗ Mechanical or electrical failure.

Section 5 – Emergency Assistance

- ✗ Damage caused by mechanical or electrical failure.

Are there any restrictions on cover?

- Excesses - Your choice of £100, £250 or £500 will apply in respect of your Buildings and Contents cover. £1,000 will apply in respect of claims made for subsidence. £100 will apply in respect of damage to any property other than your home claimed under Section 3 - Legal Liabilities. No excess will apply in respect of claims for other Legal Liabilities or for Emergency Assistance.
- Malicious damages claims in excess of £5,000
- If the sum insured is less than the full replacement value of the item(s) insured, your claim may be reduced.

Where am I covered?

- ✓ This policy provides cover anywhere within England, Wales and Scotland only.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided throughout the period of cover.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.

When and how do I pay?

You can choose to pay the premium by either monthly Direct Debit, Credit or Debit card.

If you pay by Credit or Debit card, we will collect the premium on the day you purchase the policy. If you pay by monthly Direct Debit we'll confirm when payments will be taken. If you currently pay by monthly Credit Agreement, you can continue to pay by this method at policy renewal.

When does the cover start and end?

Your policy will begin from the day you've requested cover to start and will continue for a minimum of 12 months. This is an annually renewable policy. The date your policy will start and end will be confirmed in your quote or Policy Schedule and forms the term of your policy.

How do I cancel the contract?

You can cancel this policy at any time by writing, emailing or calling The Lettings Hub. You can find the contact number within your policy documentation.

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund any premiums paid.
- If you wish to cancel this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.
- If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund.