



This is a summary of the cover available under the AmTrust Europe Ltd Landlord Protector Policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued if you decide to take a Landlord Protector Policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries you should raise them with your insurance advisor. English Law will apply to the contract of insurance.

NAME OF INSURER

This policy is provided by:

Your insurer is AmTrust Europe Limited Registered in England and Wales, Company No. 1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number: 202189.

Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. Member of the Association of British Insurers.

Tel: 0115 941 1022

TYPE OF INSURANCE AND COVER

This policy provides cover for landlord's buildings and landlords contents. Accidental damage cover is included for Buildings and is available as an option for Contents. Property owner's liability is also included.

Please refer to your policy schedule for your selected cover. Please contact your insurance advisor if you would like a copy of the policy wording.

The maximum amount that your insurer will pay is the sum insured shown within your policy wording or policy schedule. **It is important that the sum insured shown represents the full value of rebuilding/replacement of your property.**

SIGNIFICANT FEATURES AND BENEFITS

Buildings & Contents Cover

The cost of repairing or rebuilding the property following loss or damage to your property by the following specific perils:

- Fire, explosion, lightning and earthquake (including smoke damage)
- Riot, civil commotion, strikes, labour or political disturbances
- Aircraft or aerial devices or articles dropped from them
- Malicious Acts or vandalism (limited to £5,000 if caused by a person lawfully allowed in the building)
- Impact by any road vehicle or animal
- Storm or flood
- Escape of water or oil from any tank, apparatus or pipe or fixed heating installations
- Water freezing in any tank, apparatus or pipe or fixed heating installations (limited to £2,500)
- Theft or attempted theft
- Accidental damage cover to occupied buildings is included
- Falling trees, branches, telegraph poles, lamp-posts or pylons, radio and television receiving aerials (including satellite dishes) their fittings and masts
- Subsidence and/or heave of the site the building stand on or landslip
- Accidental breakage of fixed glass, sanitary fixtures and ceramic hobs forming part of the buildings
- Accidental damage by external means to underground services which reach from the property to the public supply, for which you are legally responsible

Additional cover under the Buildings Section

- Accidental Damage included
- Loss of rent up to a maximum of 20% of the buildings sum insured as a consequence of damage to the buildings by an insured peril or, at your choice, reasonable additional expenses of comparable alternative accommodation
- Communal contents (of common parts and being owned by you as landlord) up to a maximum of £5,000
- Emergency Access to the Premises subject to a maximum of £1,000 in any one period of insurance
- Legal protection cover up to a limit of £25,000. Subject to financial/credit references and 1 months deposit taken.
- Legal helpline / advice line

Property Owners Legal Liability

Any amount which you are legally liable to pay as compensation for accidental injury to a person or damage to material property, plus your defence costs and expenses arising as owner of the property up to a limit of £2,000,000, for any one claim or any one period of insurance.

SIGNIFICANT CONDITIONS

- You must tell us if the type of tenant in the property changes or if the property becomes unoccupied for more than 60 days
- You must tell us in advance if you are planning to carry out structural building work to the premises insured
- If part of the property is flat roofed, and the flat roof is over 7 years old, the roof must be inspected annually by competent roofing contractors and any remedial work completed
- Where a single flat is the subject matter of this insurance policy, insurer's liability for loss or damage to the common parts of the building which the insured flat forms part of, is limited to the percentage that said flat bears to the total number of flats forming the building. In any event, the insurer's maximum liability will not exceed the sum insured stated.

SIGNIFICANT OR UNUSUAL GENERAL POLICY EXCLUSIONS

- Theft or attempted theft unless violent or forcible entry or exit occurs
- Any loss or damage caused by the use of portable heating appliances other than oil filled electric radiators or fan assisted electric heaters
- Any loss or damage caused by cooking in rooms other than rooms that are fitted and designed as kitchens
- Any loss or damage caused by wear and tear and depreciation or any gradually operating cause
- Any loss or damage caused by infestation, domestic pets, corrosion, wet or dry rot or mould
- Any loss or damage caused by terrorism
- Any loss, damage, injury or liability caused arising out of any occurrence outside of the United Kingdom

SIGNIFICANT OR UNUSUAL EXCLUSIONS RELATING TO BUILDINGS

- Storm or flood damage to walls, gates and fences & damage caused by a change in the water table
- Damage to gates and fences due to falling trees, telegraph poles or lamp-posts
- Subsidence or heave damage to terraces, drives and footpaths, walls, gates, fences or hedges, unless the property was damaged at the same time by the same cause

SIGNIFICANT OR UNUSUAL EXCLUSIONS RELATING TO CONTENTS

- Electrical goods (excluding white goods) and valuables including, but not limited to, jewellery, furs, gold and silver (including plated items)
- Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions

SIGNIFICANT OR UNUSUAL EXCLUSIONS RELATING THE ACCIDENTAL DAMAGE COVER EXTENSION

- Any damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences, fuel tanks, piers, jetties, bridges and culverts
- Any loss or damage while the property is being altered, repaired, cleaned, maintained or extended
- Normal maintenance and redecoration

NOTES APPLICABLE SHOULD YOUR PROPERTY BECOME UNOCCUPIED DURING THE PERIOD OF INSURANCE

- We should be advised as soon as the property becomes unoccupied
- No return premiums are allowable **UNLESS** you request cancellation of the policy. We can only cancel the policy from the date your advice is received
- You or your agent must inspect the property at least once every 30 days. A record of all inspections must be kept and maintained
- Property must be in good condition
- The gas and electricity must be turned off at the mains when not in use for the central heating system or the security of the building
- The water supply must be turned off and the system drained OR the heating must be maintained at a minimum of 13 degrees centigrade (58 degrees Fahrenheit) at all times
- All outside doors must be securely locked by mortice deadlocks conforming to BS3621
- All ground floor and accessible upper floor windows must be securely fastened and any broken windows boarded up
- The buildings and all yards and areas surrounding the buildings must be kept free from all fuel and combustible materials
- AmTrust Europe reserve the right to decline renewals terms on unoccupied properties

COVER APPLICABLE SHOULD YOUR PROPERTY BECOME UNOCCUPIED DURING THE PERIOD OF INSURANCE

The property will be considered unoccupied if either the property does not have sufficient furnishings for normal use as a home, or the property has not been lived in for 60 consecutive days.

Should the property become unoccupied during the period of insurance, the following restricted cover will apply from Day 61 to Day 90

Buildings (Becoming unoccupied)

Insurers will only pay the cost of repairing or rebuilding the property insured following loss or damage by the following specific perils:

- Fire (including smoke), explosion, lightning and earthquake
- Riot, civil commotion, strike, labour or political disturbances
- Impact by aircraft, other flying devices or anything dropped or falling from them; animals (not pets), falling of trees, branches, telegraph poles, lamp-posts or pylons; falling aerials; or vehicles
- Malicious acts or vandalism
- Storm or flood
- Subsidence or heave of the site the buildings stand on or landslip

Contents

The cost of repairing, or where applicable, the new for old replacement of landlord's contents in the property following specific perils:

- Fire (including smoke), lightning, explosion or earthquake
- Riot, civil commotion, strike, labour or political disturbances
- Malicious acts or vandalism
- Storm or flood
- Impact by aircraft, road vehicles or animals (excluding pets), falling trees, branches, telegraph poles, lamp posts or pylons and falling aerials.
- Subsidence, ground heave or landslip

Property Owners Liability

This cover is unaffected by unoccupancy of property.

The following further restricted cover will apply from Day 91 onwards:

Buildings (Becoming unoccupied)

Insurers will only pay the cost of repairing or rebuilding the property insured following loss or damage by the following specific perils:

- Fire (including smoke), explosion, lightning and earthquake
- Impact by aircraft, other flying devices or anything dropped or falling from them; animals (not pets), falling of trees, branches, telegraph poles, lamp-posts or pylons; falling aerials; or vehicles
- Storm or flood
- Subsidence or heave of the site the buildings stand on or landslip

Contents

The cost of repairing, or where applicable, the new for old replacement of landlord's contents in the property following specific perils:

- Fire (including smoke), lightning or explosion
- Earthquake
- Storm or flood
- Impact by aircraft, road vehicles or animals (excluding pets), falling trees, branches, telegraph poles, lamp posts or pylons and falling aerials.
- Subsidence, ground heave or landslip

Property Owners Liability

This cover is unaffected by unoccupancy of property.

POLICY EXCESS

- The subsidence excess applicable to this policy is £1,000
- The policy excess applicable to all other sections is £100 (increasing to £250 in respect of escape of water claims)
- In the event that a property becomes unoccupied during the period of insurance, the all other section excess is increased to £500 after 60 days, this will increase to £1000 after 90 days until the property is occupied
- The excess for Property Damage under Section 4 – Property Owners' Liability is £100

DURATION

This is an annually renewable policy.

CANCELLATION PROCEDURE

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can request cancellation and any monies paid will be returned. We will then cancel your policy from inception

ABACUS CHARGES/FEEs

In addition to any charges/fees made by your Insurer or Insurance Broker, ABACUS will make additional charges to cover the administration of your Insurance Policy:

Adjustments and Cancellations £5.00

New Business and Renewals £10.00

HOW TO MAKE A CLAIM

AmTrust Europe Claims Hotline

0115 934 9818

(9 a.m. - 5 p.m. Mon-Fri)

AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG.

When submitting a claim form you must give your policy number. When you become aware of an event which is likely to result in a claim under this policy you must do the following:

- Provide full details of injury, loss or damage in writing within 7 days if caused by riot or civil commotion or 30 days if from any other cause
- Notify the police as soon as it becomes evident that any damage has been caused by theft or malicious persons
- Carry out and permit to be taken any action which may be reasonably practicable to prevent further injury, damage or loss of rent
- Retain unaltered and un-repaired anything in any way connected with the injury, damage or loss of rent for as long as we may reasonably require
- Pass and unacknowledged, any letter of claim to us
- Not admit liability or negotiate payments
- Make available at your expense any documents required by us with regard to any letter of claim

COMPLAINTS PROCEDURE

IF YOUR COMPLAINT IS ABOUT THE WAY A POLICY WAS SOLD TO YOU

If at any time you have any query or complaint regarding the way the policy was sold, you should refer to the insurance intermediary who sold the policy to you.

IF YOUR COMPLAINT IS ABOUT THE ADMINISTRATION OF YOUR POLICY OR CLAIM

AmTrust Europe Limited aim to give you a high level of service at all times. However, if you have a complaint about your policy or claim please contact:

Complaints Department,
AmTrust Europe Limited,
Market Square House
St James's Street
Nottingham
NG1 6FG
Email. complaints@amtrusteu.co.uk
Tel. No. +44 (0) 115 934 9852

We will contact you within 5 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within 4 weeks. If it will take us longer than 4 weeks we will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at <http://www.financial-ombudsman.org.uk>

Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

By telephone on **0800 023 4567** or **0300 123 9123** or by Email **complaint.info@financial-ombudsman.org.uk**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at: **www.fscs.org.uk** or be contacted on **0207 741 4100**.

This complaints procedure does not affect any legal right you have to take action against us.

These details can be checked on the financial services register at www.fca.org.uk