



# LANDLORDS LET RESIDENTIAL INSURANCE POLICY

**Website:** [www.letalliance.co.uk](http://www.letalliance.co.uk)

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Let Alliance is an Appointed Representative of Advent Solutions Management Ltd who are authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308751

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## Welcome to Your Let Property Insurance Policy

### Your Insurers

This insurance is arranged by Let Alliance & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Let Alliance is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

If **You** have paid the premium as shown in the **Schedule**, **We** will agree to insure **You**, subject to the terms, conditions and any **Endorsements** attaching to this **Policy**, against loss or damage or legal liability **You** may incur for accidents or losses occurring during the **Period of Insurance** as shown in the **Schedule**.

Please take time to read the contents of this **Policy** including how to make a claim.

This **Policy** and its **Schedule** are important documents. Please keep them in a safe place in case **You** need to refer to them for any reason. If **You** do need to discuss any aspect of this **Policy** then please call **Your** agent who helped **You** complete this insurance.

### Cancellation

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Your** agent within 14 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your Policy** after 14 days **You** will be entitled to a pro-rata return of premium.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at their last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

### Claims Underwriting Exchange

**We** may use **your** personal information to prevent crime. In order to prevent crime **we** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers, including but not limited to information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers

### Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

### Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### General Interested Party

The interest of the freeholder, mortgagees, shared owners of the **Property** (if they are not the Insured) or other interested parties is noted, the extent of such interest to be disclosed in the event of loss.

### Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

For and on behalf of UK General Insurance Ltd

Karen Beales  
Technical Underwriting Director

A handwritten signature in black ink that reads "K Beales".

## Definitions

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule**.

### **Accidental Damage**

Sudden and unexpected damage occurring at a specific time and caused by external means.

### **Buildings**

Used wholly or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **You** or for which **You** are legally responsible, all being situated at the address (es) in the **United Kingdom**.

### **Consequential Loss**

Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this **policy**. For example, the cost of mobile phone calls following the theft of the phone.

### **Endorsement**

A specific term, condition or variation to the **Policy**.

### **Excess**

The first amount of any claim for which **You** are responsible. The **Policy Excess** only applies if shown in the **Policy Schedule**.

### **Insurers / We / Us / Our**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

### **Landlords Contents**

Household goods and furnishings, appliances, televisions not exceeding £750 in value (but not satellite and cable receiving equipment and aerials) for which **You** are responsible and contained within the **Buildings** but excluding **Valuables**, wearing apparel and pedal cycles.

### **Period of Insurance**

Period stated in **Your Schedule** for which **We** agree to accept, provided full premium has been paid to **Us**.

### **Policy**

The **Policy** incorporates the **Policy** booklet, covers, terms, conditions and **Endorsements** of **Your** insurance contract with **Us**.

### **Policy Franchise**

The claim Limit of £100 below which no claim payment is made. If the claim amount is above this limit then the claim will be paid in full subject to various section excesses. The **Policy Franchise** only applies if shown on the **Policy Schedule**.

**Property**

The **Buildings** at the address stipulated in **Your Schedule**.

**Schedule**

The document which provides specific details of the insurance cover in force.

**Sum Insured**

The amount as shown in **Your Schedule** and being the most **We** will pay in the event of any claim on this **Policy**.

**Tenant**

A person occupying **Your Property** by virtue of a Tenancy Agreement.

**Uninsurable Risks**

Wear and tear; depreciation; fungus; rot; vermin or insect damage; mechanical or electrical fault; process of cleaning; repairing; restoration; renovating; any gradually operating cause or process.

**United Kingdom**

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

**Unoccupied**

The **Property** is deemed as **Unoccupied** when it is not lived in by a **Tenant**. Unoccupancy is deemed to start from the date the last **Tenant** vacated the **Property**, which may pre-date the inception of this cover.

If the building is left **Unoccupied** for 30 days or more

1. the building must be inspected every 14 days by a professional managing agent and a detailed record must be maintained for **Our** inspection on request showing the dates visited, who attended and observations made.
2. The gas and water supplies must be turned off and the water system drained
3. The electricity supply must be turned off unless required to maintain a security system
4. All letter boxes and other openings must be securely sealed
5. All external door locks must be of a reasonable standard for the protection of the building and in use at all times.

**Valuables**

Articles of precious metals, jewellery, watches, stamps, medals, money, photographic equipment, furs, curios, works of art and home computer equipment.

**You/ Your/ Yours**

The person(s) as specified in the **Schedule** or in the event of their death, their legally appointed representative.

## Section 1 – Buildings Cover

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions on page 19

**We** will cover **Your Buildings** against loss or damage which is over the **Policy Franchise** limit of £100 and subject to any section excesses as stated below. If a **Policy Excess** has been applied then there is no lower claim limit however the **Excess** amount will be deducted from the claim payment. Please refer to **Your Policy Schedule** for confirm **Policy Franchise / Excess** limits.

### What is covered

### What is not covered

1. Fire, smoke, explosion, lightning, or earthquake.	Loss or damage caused by smog, industrial or agricultural output.
2. Storm or flood	<ul style="list-style-type: none"> <li>• Loss of damage caused by frost.</li> <li>• Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.</li> <li>• Caused by rising water table levels.</li> <li>• The first £250 of every claim</li> </ul>
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.	<ul style="list-style-type: none"> <li>• Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> for 90 days or more. An <b>Excess</b> of £500 is applied if the <b>Property</b> is <b>Unoccupied</b> for 45 days or more.</li> <li>• Loss or damage to the apparatus and/or pipes from which water or oil has escaped.</li> <li>• Loss or damage caused by gradual emission.</li> <li>• the first £250 of every claim.</li> </ul>
4. Theft or attempted theft caused by violent and forcible entry or exit.	<ul style="list-style-type: none"> <li>• By <b>You</b>, any <b>Tenant</b> or person lawfully on the <b>Property</b>.</li> <li>• Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> for 90 days or more. An <b>Excess</b> of £250 is applied if the <b>Property</b> is <b>Unoccupied</b> for 45 days or more.</li> <li>• loss or damage caused by deception unless deception is used solely to gain entry to <b>Your Property</b>.</li> </ul>

## Section 1 – Buildings (continued)

### What is covered

### What is not covered

5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.

6. Riot, civil commotion, labour and political disturbances

7. Malicious damage or vandalism.

- Loss or damage whilst the **Buildings** are **Unoccupied** for 90 days or more. An **Excess** of £250 is applied if the **Property** is **Unoccupied** for 45 days or more.
- By **You**, any **Tenant** or person lawfully on the **Property**.

8. Subsidence, landslip or heave of the site upon which the **Buildings** stand.

- Loss or damage caused by erosion of the coast or riverbank.
- Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main building is damaged at the same time.
- Loss or damage caused by structural repairs, alterations, demolitions or extensions.
- Loss or damage arising from faulty or defective workmanship, designs or materials.
- Normal settlement, shrinkage or expansion.
- The first £1,000 of every claim unless otherwise specified in **Your Schedule**.
- Loss or damage that originated prior to the commencement of this insurance.
- Loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.
- Loss or damage to **Buildings** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **Buildings**.

## Section 1 – Buildings (continued)

**What is covered**

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

10. **Accidental Damage** to fixed glass, sanitary fixtures and ceramic hobs forming part of the **Property**

11. **Accidental Damage** to underground pipes, cables and services for which **You** are responsible.

Expenses incurred by **You** for finding and clearing a blockage in a sewer pipe on the **Property**.

12. Loss or rent and / or cost of alternative accommodation incurred by **You** as a result of the **Buildings** becoming uninhabitable following loss or damage caused by perils 1 to 9 listed in Section 1 of this **Policy**.

13. Increased metered water charges incurred by **You** resulting from escape of water and a subsequent claim under Peril 3, Section 1 of this **Policy**.

14. Expenses incurred by **You** as a result of removal of debris; compliance with Government or Local Authority requirements; architects' and surveyors' fees incurred in the reinstatement of the Building following loss or damage caused perils 1 - 9 listed in Section 1 of **Your Policy**.

**What is not covered**

- Loss or damage caused by maintenance to trees.

- Loss or damage to gates and fences.

- Loss or damage to aerials, dishes and masts.

- Loss or damage whilst the **Buildings** are **Unoccupied**, or unfurnished for 90 days. An **Excess** of £250 applies if the **Property** is **Unoccupied** for 45 days or more.

- Loss or damage caused by chipping, denting or scratching.

- Loss or damage to ceramic hobs in free-standing cookers.

- Malicious loss or damage caused by **You**, any **Tenant** or any person lawfully on the **Property**

- Loss or damage due to wear and tear or gradual deterioration.

- Loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs.

- Any amount in excess of 20% of the **Sum Insured** on the **Buildings** damaged and for losses incurred in a period exceeding 12 months from the date of the incident, unless stated otherwise in the **Schedule**.

- Any loss once the damaged part of the **Property** becomes habitable.

Any amount in excess of £750 in any **Period of Insurance**.

- Any fees charged in the preparation of a claim.

- Costs for complying with requirements **You** were notified of before the loss or damage

## What is covered

15. Expenses incurred by **You** in locating the source and subsequent making good of damage following loss or damage caused by Peril 3 or Peril 11, Section 1 of this **Policy**.

16. Damage to the **Property** following necessary access to deal with a medical emergency or prevent damage to the **Property**

17. Purchasers Interest

If **You** have contracted to sell the **Property** and the purchasers have not insured the property before completion, the purchaser will have the contractual right to benefit from Section 1 of this policy between exchange of contracts and completion of the sale provided that the purchaser completes the purchase

18. Landlords Legal Liability

Limit of Indemnity – £5,000,000 unless stated otherwise on the **Schedule**.

All sums for which **You** are legally liable to pay as compensation for accidental death or injury to any person or loss or damage to third party **Property** arising directly as a consequence of **Your** ownership of the **Property**, including defence costs and expenses incurred with **Our** prior consent.

This **Policy** includes **Your** landlords legal liability under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 for injury to a third party or loss or damage to third party **Property**

## What is not covered

- Any amount in excess of £5000
- Loss or damage to the apparatus from which water or oil has escaped.

- Loss or damage that is already covered under the tenant's own contents policy.

- 

- Bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your** family or household.
- Arising directly or indirectly out of the transmission of any communicable disease.
- Damage to **Property** under **Your** custody or control.
- Arising out of any profession, occupation or business other than through private letting of the **Property**.
- Arising out of the ownership, possession or operation of:
  - a. any mechanically propelled vehicle other than a private garden vehicle operated within **Your Property**.
  - b. any power-operated lift.
  - c. any aircraft or watercraft.
  - d. a caravan whilst being towed.
  - e. any dogs designated as dangerous under the Dangerous Dogs Act 1991.

arising from a defect in **Your** home including defence costs that **We** have agreed in writing to pay.

- Arising out of ownership or use of any land or building not situated within the **Buildings** as specified in the **Schedule**.
- Arising out of pollution or contamination.
- If **You** are entitled to indemnity under any other insurance.
- Any cost or expense not agreed by **Us** in writing
- Liability for a contract that says **You** are liable for something which **You** would not otherwise be liable for.

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#### 19. Legal Liability as Employer

**We** will pay all sums which **You** become legally liable to pay as damages and claimants costs and expenses in respect of death, bodily injury, illness or disease sustained by any gardener, porter, caretaker, cleaner or other employee arising out of the course of employment by **You** in connection with maintenance, care or upkeep of the Property during the period of insurance. **Our** limit if liability shall not exceed £10,000,000 in respect of any

- a) one claim
- b) series of claims arising from any one event including all costs and expenses.

In the event of being advised of a claim or an occurrence that may give rise to a claim under this section **We** will pay sums which **You** shall become legally liable to pay for compensation and claimants costs and expenses for all claims arising out of one occurrence or series of occurrences either

- a) the Limit of Indemnity
- b) such other amount for which the claim or claims maybe settled

**We** will then relinquish control of and be under no further liability in respect of such claim or claims

- Any liability in respect of injury, illness or disease sustained by anyone in **Your** employment other than a gardener, porter, caretaker or cleaner.
- Liability for death, bodily injury, illness or disease caused when any employee is being carried in, or is entering into or alighting from, any vehicle in circumstances where insurance or security is required under any road traffic legislation.
- Liability for death or bodily injury arising from lopping topping or felling of trees.

## Section 1 – Buildings (continued)

### What is covered

20. **Accidental Damage** to the **Buildings** in addition to the perils listed in paragraphs 1 to 11 of this section.

### What is not covered

- Loss or damage caused by **Uninsurable Risks**.
- Loss or damage caused by vermin; fungus; insects or domestic pets.
- Loss or damage whilst the **Buildings** are **Unoccupied** for 90 days or more. An **Excess** of £250 applies if the **Property** is **Unoccupied** for 45 days or more.
- Cost of normal maintenance.
- Loss or damage caused by wet or dry rot; faulty workmanship or design.
- Loss or damage as a result of any building alterations, renovations or repairs.
- Loss or damage if previously specifically excluded from cover.
- Any amount recoverable from the **Tenant** up to the total amount of the initial deposit (proof of the deposit paid by the **Tenant** must be submitted in the event of a claim).
- Any loss or damage which is insured by a **Policy** issued to the **Tenant**.

## Additional Cover

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions on page 19

**We** will cover **Your Contents** against loss or damage which is over the **Policy Franchise** limit of £100 and subject to any section excesses as stated below. If a **Policy Excess** has been applied then there is no lower claim limit however the **Excess** amount will be deducted from the claim payment. Please refer to **Your Policy Schedule** for confirm **Policy Franchise / Excess** limits.

### What is covered

18. Malicious Damage or theft caused by the **Tenants** to the **Buildings** in addition to the perils listed in paragraphs 1 to 11 of this section

### What is not covered

- Loss or damage caused by **Uninsurable Risks**.
- Loss or damage caused by vermin; fungus; insects or domestic pets.
- Loss or damage whilst the **Buildings** are **Unoccupied** for 90 days or more. An **Excess** of £250 applies if the **Property** is **Unoccupied** for 45 days or more.
- Cost of normal maintenance.
- Loss or damage caused by wet or dry rot; faulty workmanship or design.
- Loss or damage as a result of any building alterations, renovations or repairs.
- Loss or damage if previously specifically excluded from cover.
- Any amount recoverable from the **Tenant** up to the total amount of the initial deposit (proof of the deposit paid by the **Tenant** must be submitted in the event of a claim).
- Any loss or damage which is insured by a **Policy** issued to the **Tenant**.

## Conditions that apply to section 1 - Buildings

### Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) Not exceed the proportion that the sum(s) insured bears to the full cost of reconstruction of **Your Property** as stated in the **Schedule**.
- 2) Not exceed the **Sum Insured** for the **Property** as stated in the **Schedule**

It is **Your** responsibility to ensure that at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

**We** will not pay for the cost of replacing or repairing any undamaged part(s) of the Building which forms part of a pair, set, suite or part of a common design. **We** will not reduce the **Sum Insured** under this Section following a claim provided that **You** agree to carry out **Our** recommendations to prevent further loss or damage.

If a **Policy Franchise** applies to **Your Policy** the limit is £100. Therefore any claim below this amount will not be paid and any claim above this amount will be paid in full subject to any excesses that apply to certain sections of this **Policy**. If the **Policy Franchise** does not apply to **Your Policy** then **Your Policy Excess** will be stated in **Your Policy Schedule**.

Full details to the Franchise / excesses that apply to **Your Policy** will be stated within **Your** effective **Policy Schedule**.

## Section 2 – Landlords Contents

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions on page 19

**We** will cover **Your Contents** against loss or damage which is over the **Policy Franchise** limit of £100 and subject to any section excesses as stated below. If a **Policy Excess** has been applied then there is no lower claim limit however the **Excess** amount will be deducted from the claim payment. Please refer to **Your Policy Schedule** for confirm **Policy Franchise / Excess** limits.

### What is covered

### What is not covered

1. Fire, smoke, explosion, lightning, or earthquake.	Loss or damage caused by smog, industrial or agricultural output.
2. Storm or flood	<ul style="list-style-type: none"> <li>• <b>Landlords Contents</b> in the open.</li> <li>• Loss of damage caused by frost.</li> <li>• Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.</li> <li>• Caused by rising water table levels.</li> <li>• The first £250 of every claim</li> </ul>
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.	<ul style="list-style-type: none"> <li>• Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> for 90 days or more. An <b>Excess</b> of £500 is applied if the <b>Property</b> is left <b>Unoccupied</b> for 45 days or more.</li> <li>• Loss or damage to the apparatus and/or pipes from which water or oil has escaped.</li> <li>• Loss or damage caused by gradual emission.</li> <li>• the first £250 of every claim</li> </ul>
4. Theft or attempted theft caused by violent and forcible entry or exit.	<ul style="list-style-type: none"> <li>• By <b>You</b>, any <b>Tenant</b> or person lawfully on the <b>Property</b>.</li> <li>• Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> for 90 days or more. An <b>Excess</b> of £250 is applied if the <b>Property</b> is left <b>Unoccupied</b> for 45 days or more.</li> <li>• Any amount in <b>Excess</b> of £500 in respect of <b>Landlords Contents</b> contained within detached domestic outbuildings and garages.</li> <li>• Loss of any item whilst in the open.</li> </ul>

## Section 2 – Contents (continued)

**What is covered**

5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them

6. Riot, civil commotion, labour and political disturbances.

7. Malicious damage or vandalism.

**What is not covered**

- Loss or damage whilst the **Buildings** are **Unoccupied** for 90 days or more. An **Excess** of £250 is applied if the **Property** is left **Unoccupied** for 45 days or more.
- By **You**, any **Tenant** or person lawfully on the **Property**.

8. Subsidence, landslip or heave of the site upon which the **Buildings** stand.

- Loss or damage caused by erosion of the coast or riverbank.
- Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main Building is damaged at the same time.
- Loss or damage caused by structural repairs, alterations, demolitions or extensions.
- Loss or damage arising from faulty or defective workmanship, designs or materials.
- Normal settlement, shrinkage or expansion.
- The first £1,000 of every claim unless otherwise specified in **Your Schedule**.
- Loss or damage that originated prior to the commencement of this insurance.
- Loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.
- Loss or damage to **Landlords Contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **Buildings**.

## Section 2 – Contents (continued)

**What is covered**

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

10. Costs of alternative accommodation incurred by **You**, as a result of the **Buildings** becoming uninhabitable following loss or damage caused by perils 1-9 listed in Section 2 of this **Policy**.

11. Costs in respect to replacement locks for external doors to the **Buildings** if the **Your** keys are lost or stolen

12. Legal liability to the public

Limit of Indemnity - £5,000,000

All sums for which **You** are legally liable as the owner of the contents to pay as compensation for accidental death or injury to any person, or loss or damage to third party **Property** including defence costs and expenses incurred with **Our** prior consent.

**What is not covered**

- Loss or damage caused by maintenance to trees.
- Loss or damage to aerials, dishes and masts.

- Any amount in **Excess** of 20% of the **Sum Insured** on the **Landlords Contents** of the **Buildings** damaged or destroyed.
- Any loss once the damaged part of the **Property** becomes habitable.

- Any amount exceeding £500
- Thefts not reported to the Police

- Bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your** family or household.
- Arising directly or indirectly out of the transmission of any communicable disease.
- Damage to **Property** under **Your** custody or control.
- Arising out of any profession, occupation or business other than through private letting of the **Property**.
- Arising out of the ownership, possession or operation of:
  - a. Any mechanically propelled vehicle other than a private garden vehicle operated within **Your Property**.
  - b. Any power operated lift.
  - c. Any aircraft or watercraft.
  - d. A caravan whilst being towed.
  - e. Any dogs designated as dangerous under the Dangerous Dogs Act 1991.
- Arising out of pollution or contamination.
- If **You** are entitled to indemnity under any other insurance.
- Any cost or expense not agreed by **Us** in writing.
- Liability for a contract that says **You** are liable for something which **You** would not otherwise be liable for.

## Additional Cover

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions on page 19

**We** will cover **Your** Contents against loss or damage which is over the **Policy Franchise** limit of £100 and subject to any section excesses as stated below. If a **Policy Excess** has been applied then there is no lower claim limit however the **Excess** amount will be deducted from the claim payment. Please refer to **Your Policy Schedule** for confirm **Policy Franchise / Excess** limits.

### What is covered

13. **Accidental Damage** or Malicious Damage caused by **Tenants** to the **Landlords Contents** contained within the **Property** in addition to those perils as listed in paragraphs 1 to 9 of this section.

### What is not covered

- Loss or damage if previously specifically excluded from cover.
- Loss or damage caused by normal wear and tear.
- Loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions.
- Loss or damage caused by cleaning or making repairs; or alterations.
- Loss or damage caused by pets.
- Loss or damage whilst the **Buildings** are **Unoccupied** for 90 days or more. An **Excess** of £250 applies if the **Property** is **Unoccupied** for 45 days or more.
- Loss or damage as a result of mechanical or electrical breakdown.
- Any amount recoverable from the **Tenant** up to the total amount of the initial deposit (proof of the deposit paid by the **Tenant** must be submitted in the event of a claim).
- Any loss or damage which is insured by a **Policy** issued to the **Tenant**.

## Conditions that apply to Section 2 – Landlords Contents

### Index-linking Clause

The sums insured in Section 2 may be adjusted each month in accordance with the following indices: The Consumer Durable section of the General Index of Retail Prices or its equivalent.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised sums insured which will shown on **Your renewal Schedule**.

### Basis of Claims Settlement

In the event of loss or damage to **Your Landlords Contents**, **We** will replace the damaged **Landlords Contents** as new provided that the **Sum Insured** is at least equal to the cost of replacing all the **Landlords Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new or pay the cost of repairing the item.

In respect of any claim made under this **Policy**, **Our** liability will not:

- 1) exceed the proportion that the sum(s) insured bears to the full cost of replacement of **Your Landlords Contents** as stated in the **Schedule**.
- 2) exceed the **Sum Insured** for **Your Landlords Contents** as stated in the **Schedule**.

It is **Your** responsibility to ensure that at all times the Landlords Content's **Sum Insured** reflects the total cost of replacement as new.

**We** will not pay for the cost of replacing or repairing any undamaged item(s) of the **Landlords Contents** of **Your Property** which forms part of a pair, set, suite or part of a common design.

Deductions will also be made to household linen for wear and tear.

**We** will not reduce the **Sum Insured** under this Section following a claim provided that **You** agree to carry out the **Insurers'** recommendations to prevent further loss or damage.

In the event of a claim **We** reserve the right to request a valuation or recent evidence of value or proof of purchase before any claim payment is made.

If a **Policy Franchise** applies to **Your Policy** the limit is £100. Therefore any claim below this amount will not be paid and any claim above this amount will be paid in full subject to any excesses that apply to certain sections of this **Policy**. If the **Policy Franchise** does not apply to **Your Policy** then **Your Policy Excess** will be stated in **Your Policy Schedule**.

Full details to the Franchise / excesses that apply to **Your Policy** will be stated within **Your effective Policy Schedule**.

## General Conditions – applicable to Sections 1 and 2 of this Policy

### Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the Answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** Answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

### Duty of Care

**You** must take actions to prevent loss or damage to **Your Property** and ensure that **Your Property** is maintained in a good state of repair. All protections installed for the protection of the Building must be regularly maintained and be in Use when the Building is left unattended or when any occupants have retired for the night.

### Changes in Circumstances

**You** must notify **Us** of any change in **Your** circumstances and in particular the use of **Your Property**; the type of **Tenant** occupying the Building; the cost of rebuilding **Your Property** or replacing **Your Landlords Contents**.

### Advice of Unoccupancy

**You** must notify **Us** if the **Buildings** as specified in the **Schedule** become regularly left unattended for more than 90 days in any single period. If the building is left **Unoccupied** for 30 days or more

- 1) the building must be inspected every 14 days by a professional managing agent and a detailed record must be maintained for **Our** inspection on request showing the dates visited, who attended and observations made.
- 2) The gas and water supplies must be turned off and the water system drained
- 3) The electricity supply must be turned off unless required to maintain a security system
- 4) All letter boxes and other openings must be securely sealed
- 5) All external door locks must be of a reasonable standard for the protection of the building and in Use at all times.

### Multi-Property Policy

It is understood and agreed that each **Property**, as listed in **Your Schedule**, is deemed to be covered as though separately insured.

### Notice of Building Works

**You** must notify **Us** prior to the start of any conversions and extensions to any **Buildings** specified in the **Schedule**.

### **Contracts ( Rights of Third Parties Act )**

No person or company who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists or is available apart from this act.

### **Other Insurance**

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

### **Fraud**

**You** must not act in a fraudulent way. If **You** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

**We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### **Our Rights after a claim**

**We** have the right to take over and conduct in **Your** name the defence or settlement of any claim.

**We** may take action in **Your** name at **Our** expense and for **Our** benefit in order to recover from others any payment made under this **Policy**. UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

### **Arbitration/Mediation**

A dispute between You and Us may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who You and We agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against You, they are not covered under this policy. This arbitration condition does not affect Your rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of Your claim being turned down, We will treat the claim as abandoned.

## General Exclusions – applicable to Sections 1 and 2 of this Policy

This **Policy** does not cover the following:

### a) **Radioactive Contamination**

Loss or damage to any **Property** resulting or arising from any **Consequential Loss**; any legal liability, directly or indirectly caused by or contributed to by or arising from:

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components.

### b) **War**

Loss or damage occasioned by the consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or Usurped power, or confiscation, nationalisation, requisition, destruction or seizure to **Property** under the order of any government or public or local authority.

### c) **Terrorism**

Loss or damage directly or indirectly caused by or in connection with any act of terrorism regardless of any other cause or event.

For the purpose of this exclusion 'terrorism' means the Use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However losses caused by or resulting from riot attending a strike civil commotion and malicious damage are not excluded hereunder.

### d) **Deliberate Act**

Loss or damage caused intentionally by **You** or anyone working on **Your** behalf.

### e) **Existing Damage**

Loss or damage occurring prior to the commencement of **Your** insurance cover.

### f) **Sonic Pressure**

Loss or damage from pressure waves caused by aircraft or other flying devices traveling at sonic or supersonic speeds.

**g) Consequential Loss**

**Consequential Loss** as a result of any claim under this **Policy**.

**h) Wear and tear**

loss or damage as a result of wear and tear, rusting or corrosion; wet or dry rot or fungus or any gradually operating cause.

**i) Computer Data Recognition and Viruses**

loss or damage to computer equipment caused by computer data changes and or computer viruses. Viruses includes any programs or software which affects computer programs and/or functionality.

**j) Motor Vehicles**

loss or damage caused to any Motor vehicles ( other than domestic garden implements ) , caravans, trailers or watercraft and accessories.

**k) Domestic Pets**

loss or damage caused by domestic pets, insects or vermin.

## How do I make a claim under my Policy?

If **You** wish to make a claim please contact:

Telephone: 0292 055 8766 or;

Email: [letalliance@cl-uk.com](mailto:letalliance@cl-uk.com)

Or by writing to: Cunningham Lindsay, Claim Solutions, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DQ (Tel : 0345 689 0479)

Please ensure **You** have **Your Policy** details to hand.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## Claims procedure and conditions – applicable to Sections 1 and 2 of this Policy

If **You** do need to make a claim under this **Policy**, **You** must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event and always within 30 days.
- b) Immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number.
- c) Take all steps necessary to reduce further loss, damage or injury.
- d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request.
- e) Do not under any circumstances effect full repairs without **Our** prior consent.
- f) Under no circumstances admit, negotiate or settle any claim without **Our** permission in writing.

On receipt of a notification of a claim, **We** may do the following:

- a) Enter any Building following loss or damage.
- b) Negotiate, defend or settle any claim made against **You**.
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay.
- d) Appoint a loss adjuster to handle the claim on **Our** behalf.
- e) Arrange to repair the damage to the Building and handle any salvage appropriately.



## Complaints Procedure

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:

### SALE OF THE POLICY

Please contact Let Alliance who arranged the Insurance on **Your** behalf on Tel: 01244 421 167 email to: [headoffice@letalliance.co.uk](mailto:headoffice@letalliance.co.uk), alternatively write to Let Alliance Limited, 19 Grosvenor Street, Chester CH1 2DD.

If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your** agent will pass it to:

Customer Relations Department  
UK General Insurance Ltd  
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)

### CLAIMS

Customer Relations Department  
UK General Insurance Ltd  
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)

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 04296E.

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 less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Telephone 0800 023 4567  
Fax (020) 7964 1001

Please note **You** have 6 months from the date of **Our** final response in which to refer to **Your** complaint to the FOS. **Your** statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Important Note: the Ombudsman can only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it.

## Section 3 – Home Emergency for Landlords

## Terms and Conditions

**This is an important document - please keep it in a safe place  
If you experience an emergency at home please telephone 0345 218 5219**

Your Landlords' Home Emergency Insurance policy is arranged by Advent Solutions Management Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

### Agreement between you and the insurer

The **insurer** will pay for the insurance described in this policy arising from events happening during the **period of insurance** for which it has accepted a premium.

## Definitions

### Approved repairer

A suitably qualified person or organisation authorised by **the insurer**.

### Excess

First amount of any claim that **you** must pay as stated in the schedule.

### Home

A permanent residence situated within the **territorial limits** owned by **You** and occupied under a tenancy agreement by a tenant

### Home emergency

Sudden and unforeseen event necessitating immediate corrective action by a professional contractor to

1. Prevent loss of or damage to the main structure and its domestic contents at **the home**;
2. Make the main structure at **the home** safe or secure; or
3. The main structure at **the home**, including the pipes and drains connected to it, in order to reduce or prevent exposure of risk to **your** health or alleviate unreasonable discomfort.

### Limit of liability

We will arrange and pay for emergency assistance of up to £500 per claim including; parts, labour and materials and VAT to carry out an emergency repair. Alternatively, if at a similar expense, we may decide to carry out a permanent repair

### Period of insurance

Period of insurance stated in the schedule and any subsequent period for which **you** have paid a premium which **the insurer** has agreed to accept.

## Territorial limits

The mainland of Great Britain and Northern Ireland

### The Insurer/Us/We/Ourselves

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

### Vermin

Brown or black rats, house or field mice and wasps or hornets nests

### You/your/yourself

The landlord of the property, as policyholder, recorded on the policy documents

## What is covered?

In the event of a **home emergency** arising from any incident described in paragraphs 1) to 10) below, **the insurer** will

- i. provide **you** with advice on how to immediately protect the **home**;
- ii. arrange for an **approved repairer** to assess the situation and dependent upon their assessment carry out a temporary repair or a permanent repair if it can be carried out during the same visit and would cost no more than a temporary repair; and
- iii. pay for the cost of any repair carried out in accordance with (ii) up to the **limit of liability**.

### 1) Plumbing and drainage

Sudden loss of or damage to or blockage, breakage or flooding of the coldwater supply and drainage system within the boundary of **your home** and for which **you** are legally responsible other than pipes

- a) which connect components of the heating system; or
- b) for which **your** water supply or sewerage company are responsible.

**The insurer** will not pay for a **home emergency** arising from or involving

- i. leaks or seepage from pipes or joints which are gradual and not a sudden event;
- ii. dripping taps;
- iii. the escape of water from pipes, joints or taps where the water is escaping safely down a drain or overflow;
- iv. septic tanks, cesspits, guttering and down pipes;
- v. descaling or any work arising from hard water scale deposits;
- vi. replacement of lead or steel piping on a like for like basis;
- vii. failure or damage to drains and plumbing systems for which you do not have any legal responsibility;
- viii. replacement of sanitary ware;

- ix. shared drainage facilities with the exception of those within the boundaries of the home, unless the home is a flat, apartment or maisonette when the insurer will pay for your share of the cost less the excess up to the limit of liability; or
- x. burst or leaking flexible hoses or leaking washing machines that are fitted with a stop tap.

## 2) Main heating system

Sudden failure of the main domestic hot water or central heating system in **your home** to function, including pipes which connect components of the system, but not cold water supply or drainage pipes or any work involving a solar heating installation.

There is no age limit on your boiler as long as all the essential working parts are available. If it is not possible to repair your boiler or you choose to replace it at any time, as a customer, you are entitled to a discount on the cost of installing a boiler if we replace it for you.

**The insurer** will not pay for a **home emergency** arising from or involving

- i. LPG fuelled, oil fired, solar or un-vented heating systems or boilers;
- ii. any air conditioning systems/units;
- iii. a boiler that has not been professionally serviced for over 12 months;
- iv. reoccurring or intermittent faults;
- v. a boiler or warm air unit with an output in excess of 60kw/hr;
- vi. the failure of a central heating pump;
- vii. re-lighting of the pilot light;
- viii. air locks in the piping of the central heating system;
- ix. any gas leaks; (gas leaks should be reported to British Gas immediately)
- x. descaling or any work arising from hard water scale deposits;
- xi. replacement of lead or steel piping on a like for like basis;
- xii. repair or replacement of a leaking radiator - in such situations the radiator will be isolated by the **approved repairer**; or
- xiii. removal of any asbestos.

## 3) Domestic electricity supply

Failure of the domestic electricity supply from a cause that arises within **your home** involving permanent fixed wiring or other permanent fixed electrical equipment for which **you** are responsible.

**The insurer** will not pay for failure of electrical supply to burglar or fire alarm systems or CCTV equipment.

## 4) Gas Supply

Failure of the domestic mains gas supply to **your home** caused on the domestic side of the supply authorities valve/junction.

## 5) Roof damage

Loss of or damage to the roof of **your home** caused by storm force winds which results in or is likely to result in internal damage.

The insurer will not pay for a **home emergency** involving flat or tarpaulin roofs.

#### 6) Toilet cistern

Impact **damage** to, or internal mechanical failure of, the toilet cistern in **your home** resulting in complete loss of function of the only working toilet at **your home**.

#### 7) Home security

**Damage** to or the failure of external doors, windows or locks which significantly compromises the security of **your home**.

#### 8) Subsidence or landslip

Subsidence or landslip causing sudden and unexpected damage to **your home** allowing ingress of water or compromising security by breaking external windows, doors or their frames.

#### 9) Impact

Impact damage to **your home** by falling trees, motor vehicles, aerials, masts, aircraft or other aerial devices.

#### 10) Vermin Infestation

Vermin causing damage inside your home or a health risk to you.

## Exclusions

The insurer will not pay for a **home emergency** arising from or involving the following;

- 1) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or an act of terrorism;
- 2) ionising radiations from, or contamination by, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 3) the radioactive, toxic or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its nuclear components; or
- 4) any weapon of war employing atomic or nuclear fission, fusion or other like reaction, radioactive force or matter.
- 5) The cost of replacing or repairing any property at **your home** other than as required to undertake repairs in connection with a **home emergency**.



- 6) Light bulbs, fuses and other property of a consumable nature or replacement parts needed as a result of normal wear and tear.
  - a. Any **home** that has been left unoccupied for more than 30 consecutive days.
  - b. **Your or Your tenant's** failure to comply with **the insurer's** instructions in respect of the assistance being provided.
  - c. Any costs incurred for work carried out other than by an **approved repairer**.
- 7) Any wilful or negligent act or omission by **you** or your tenant.
- 8) The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
- 9) Incorrect or unqualified installation, repair or modification or a design fault.
- 10) Equipment that is still under guarantee or warranty from the manufacturer, supplier or installer.
- 11) **Damage** caused by frost, unless **you** have taken reasonable precautions to prevent such **damage**, including action to maintain a temperature within **your home** of not less than 15 degrees centigrade.
- 12) **Damage** incurred in gaining necessary access to or in reinstating the fabric of **your home**.
- 13) Any claim related to **your** failure to purchase or provide sufficient gas, electricity or other fuel source.
- 14) An incident insured by this policy which is also insured under a buildings or contents insurance or under any other type of insurance where such other insurance would have provided payment in the absence of this policy.
- 15) Any costs incurred where **the insurer's** approved contractor has attended **your home** but
  - a) was unable to gain access or obtain permission to carry out the work; or
  - b) no insured loss, damage or fault was found.
- 16) Any claim occurring in the first 14 days of this insurance unless this policy is renewing any other policy which covers the same risks

## Conditions

- 1) Claims must be reported to **the insurer** as soon as possible and no later than 24 hours after **you** first become aware of the **home emergency**.
- 2) **You** must:
  - a) maintain the **home** and all domestic equipment in good condition and carry out or arrange regular inspections and preventative maintenance to the fabric and structure of the **home**;
  - b) try to prevent anything happening that may cause a claim;
  - c) undertake periodic checks of the condition of the tenanted property as required but at least twice a year and
  - d) take reasonable steps to keep any amount **the insurer** has to pay as low as possible.
- 3) **The insurer** will make every effort to provide the service at all times, but it will not be responsible for any liability arising from a breakdown of the service for reasons it cannot control.
- 4) Unless agreed between **you** and **the insurer** to the contrary, this insurance is governed by English law.
- 5) A person or company who was not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this general condition does not affect any right or remedy of a third party which exists, or is available, other than by virtue of this Act.
- 6) Cancellation
  - a) **The insurer** may cancel this policy by sending 14 days' notice by recorded delivery to **you** at **your** last known address and **the insurer** will allow a pro rata refund of premium for the unexpired period to expiry date, unless a claim has been made during the current year of insurance.
  - b) **You** may cancel this policy at any time but **the insurer** will not be liable to make any return of premium for the unexpired period.
  - c) Any information provided to **the insurer** regarding **you** for the purpose of accepting insurance and handling any claims may, if necessary, be divulged by **the insurer** to third parties, provided that it will be processed by **the insurer** in compliance with the provisions of the Data Protection Act 1998.

## How to make a claim



Incidents must first be notified to **the insurer** through the home emergency service telephone helpline.

For the purposes of this policy claims are handled on **the insurer's** behalf by Preferred Management Solutions Limited and in the event of an incident that may arise in a claim they should be contacted. Reference to **the insurer** in this section in relation to the control and handling of any claim **you** make may refer to either **the insurer** or Preferred Management Solutions Limited acting on **the insurer's** behalf.

Before requesting assistance **you** should read through this policy to ensure that the incident is covered.

If **you** wish to use the home emergency service, please call **0345 218 5219**. **You** will need to provide the following information

- **your** full address and telephone number; 0345 218 5219
- **your** home emergency **policy number**
- the nature of the emergency;

A home emergency operator will discuss the problem with **you**. If appropriate, advice will be provided as to how to immediately protect **yourself** and the **home** and if possible solve the cause without the need to call out a tradesman. However, if the problem cannot be resolved and you require assistance, one of **our** approved contractors will be sent to **your home** and will arrive as soon as possible.

**You** will be responsible for payment of the contractor's costs. However, if the incident is covered by the terms of this policy **the insurer** will pay for the cost of the work  
Contact details of Preferred Management Solutions Limited are as follows.

Preferred House  
Units 4 & 5 Merchant Court  
Monkton Business Park South  
Hebburn  
Tyne and Wear  
NE31 2EX

## Complaints procedure



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:

#### SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on **Your** behalf.

#### CLAIMS

If **Your** complaint is about the handling of a claim, please contact:

Preferred House  
Units 4 & 5 Merchant Court  
Monkton Business Park South  
Hebburn  
Tyne and Wear  
NE31 2EX  
Complaints Number: 0345 218 5219  
Complaints Email: [escalations@preferredmanagement.co.uk](mailto:escalations@preferredmanagement.co.uk)

#### UNRESOLVED COMPLAINTS

If **Your** complaint about the sale of **Your** policy or 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)

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06657A.

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 less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.

Tel: 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. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

### **Financial Services Compensation Scheme**

We and the insurer are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If we or the Insurers are unable to meet their/our obligations under this Policy an Insured Person may be entitled to compensation from the Compensation Scheme.

### **Data Protection**

Any personal information provided by **you** may be held by the **Insurer** in relation to **your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **your** insurance and for the purpose of servicing **your** cover and administering **Claims**. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **you** from credit reference agencies, fraud prevention agencies and others to check **your** credit status and identity. The agencies will record **our** enquiries, which may be seen by other companies who make their own credit enquiries. **We** will check **your** details with fraud prevention agencies. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may use these records to:

- 1) Help make decisions on insurance proposals and insurance **Claims**, for **you** and members of **your** household
- 2) Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
- 3) Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity.



This may involve the transfer of **your** information to countries which do not have Data Protection laws. Under Data Protection legislation, **you** can ask us in writing for a copy of certain personal records held about **you**. A charge may be made for this service.

**We** may use **your** details to:

1. Send **you** information about other products and services that may interest **you**
2. Carry out research.

**We** may contact **you** by letter, e-mail or phone. If **you** would prefer not to receive marketing information or take part in research, simply tell **us** when **you** call next.

**We** will not make **your** personal details available to any companies to use for their own marketing purposes.