

## Summary of Cover

# BUILDINGS AND CONTENTS

## INSURANCE FOR LANDLORDS

### keyfacts<sup>®</sup>

#### INTRODUCTION

##### An insurance package designed for Landlords of let property.

This insurance has been arranged and administrated by RGA Underwriting Limited. RGA Underwriting Limited is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. This can be checked on the register Financial Services register on the Financial Conduct Authority's website at [www.fca.org.uk](http://www.fca.org.uk).

You are insured under this Policy by Legal & General Insurance Limited, registered in England and Wales under number 00423930 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Legal & General Group plc adheres to the Codes of Practice of the Financial Ombudsman Service and are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

Please read your certificate and statement of facts carefully and inform your broker or us immediately if any of the information is incorrect, if the level of cover is unsuitable for your needs or if any of the details changes since purchasing the policy, including but not limited to, change in tenancy type, if it becomes unoccupied or if there are any building or renovations works starting.

You have 14 days from the start of the policy to amend or cancel the policy without incurring any charges. Cancellation after this period is subject to a pro-rate refund with a 15% cancellation charge.

#### POLICY SUMMARY

This document provides a summary of the significant features, benefits and limitations of the cover provided by RGA Building and Contents insurance for landlords; as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy wording. This summary is provided to you for information purposes only and does not form part of your insurance contract.

##### What cover do I have?

The section of cover you have including the sum insured for each section are shown in the policy certificate.

##### How long is it for?

Your policy will normally run for 12 months unless you or we choose to cancel. Pro-rata options are available if the policy is part of a portfolio. Please speak to your Broker or RGA Underwriting for available options. If the policy was paid for by Direct Debit, your policy may auto-renew extending cover for a further 12 months. You will be informed of this in advance of the policy renewing.

##### What cover is available?

RGA Building and Contents insurance for landlords provides the following cover options:

- Buildings – the structure of the insured property.
- Landlord's Contents – the contents belonging to and provided by you for use by tenants at the insured property.

#### SIGNIFICANT FEATURES AND BENEFITS FOR BUILDINGS AND CONTENTS

Cover includes perils insured against the following major events: fire, explosion, lightning, earthquake, riot, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, malicious damage, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, falling or breakage of radio and television aerials and dishes.

#### Buildings Additional Cover

Cover Offered	Standard Cover
Replacement value of the property following loss or damage by the insured perils	Up to amount nominated by you
Cover for tracing and making good leaking underground pipes, drains and cables	£2,500 for any one claim and £25,000 in any period of insurance.
Accidental breakage of fixed glass, double glazing, ceramic hobs and sanitary fixtures	✓
Loss of rent or alternative accommodation expenses following damage by an insured peril	30% of buildings sum insured

Damage to landscaped gardens caused by emergency services	£1,000 in any period of insurance
Theft of keys/lock replacement	£250 in any period of insurance
Loss of metered water	£500
Emergency access	£1,000
Theft of fixed fabric of the property including fixed CCTV equipment and security lightning	£2,500

#### Contents Additional Cover

Cover Offered	Standard Cover
Replacement value of Contents (excluding residents possessions following loss or damage by the insured perils)	Up to the amount nominated by you
Contents in the communal parts within the property	✓
Loss of rent or alternative accommodation expenses following damage by a Contents insured peril	30 % of the Contents sum insured
Landlord's gardening equipment	£1,000

#### Liability Cover

Cover Offered	Standard Cover
Property Owners Liability	up to £5m
Legal liability incurred under the Defective Premises Act	✓
	<b>Optional Cover</b>
Employers Liability	up to £10m

#### SIGNIFICANT OR UNUSUAL LIMITATIONS AND EXCLUSIONS

Policy Conditions and Exclusions	Applies to
The property must be maintained in a good state of repair and reasonable precautions must be taken to avoid any loss. For guidance, please refer to the Property Care booklet supplied with your insurance documents	All covers
It is a condition precedent to this policy that the property must be inspected every 6 months, internally and externally	All covers
You must take all reasonable precautions to prevent loss, destruction, damage, accident or bodily injury	All covers
Loss, damage or liability caused as a result of the insured property being used for illegal activities is excluded	All covers
The maximum amount payable including all the automatic cover is the sum insured	All covers
Deliberate or criminal acts by you, any member of your family or your domestic employees, resident or any other person legally on the premises or with the deception of any of these persons.	All covers

It is a condition precedent to this insurance that you should notify us immediately of any change in the risk or circumstances that may affect your insurance cover. Failure to notify us may invalidate your insurance policy	All covers
There is no cover for damage directly or indirectly caused by wear and tear, settlement, shrinkage, depreciation, corrosion, wet or dry rot, fungus, damp, moths, vermin infestation, rust, mildew, sealant failure, cracking, fracturing or collapse	All covers
Motor vehicles, valuables such as gold, furs, jewellery and personal articles are not covered under this insurance	Contents only
Fines and penalties imposed are not covered	Legal Liability cover
Liability for which compulsory motor insurance is required is not covered	Legal Liability cover
Damage to property leased, hired or rented to you is excluded	Legal Liability cover
Excess applies to each and every loss per private dwelling	All covers
All changes in tenancy/alterations in risk must be advised to RGA Underwriting Ltd	All covers
Losses involving faulty/defective workmanship or the activities of contractors are excluded	All covers
This policy does not cover loss or damage to pipes made of pitch-fibre material	Buildings only

#### EMPTY OR UNOCCUPIED PROPERTY

If any part of the insured property is empty or unoccupied, cover will be restricted to damage caused by fire, lightning, explosion, earthquake and aircraft only. We must be informed as soon as possible when this occurs.

We will not pay for any claim arising from the perils Fire, Lightning, Earthquake, Explosion and Aerial vehicles under this policy in respect of any property or part of property which is empty or unoccupied unless:

- The premises are inspected internally and externally at least once during each 7 days by you or your appointed representative; and
- The water, gas and electricity supplies are turned off at the mains and the water system drained but the electricity supply may be left on if required for security alarm or other security devices; and
- Door, door locks and windows identified as being suitable for external use must be fitted and operative at all times; and
- All refuse and waste materials are removed from the interior of the premises and no accumulation of refuse and waste be allowed in the adjoining yards or spaces owned by you;

Failure to comply with any part of this section may invalidate a claim. Your policy excess may increase whilst your property is empty or unoccupied.

#### EXCESSES

Please refer to certificate and statement of fact for excesses that apply to your policy. Your excess may differ if the property becomes empty or unoccupied, or if any of the facts which the policy is based on changes during the policy term.

#### YOUR CANCELLATION RIGHTS

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a period of 14 days, from inception, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellation after 14 days will be subject to the normal terms and conditions of the policy wording, and will be refunded on a proportionate basis, less 15% of the total cost of the insurance premium.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the premium will be given.

#### CLAIM NOTIFICATION

In the event that you need to make a claim under your policy, you should telephone the claims line on 0208 587 1071. Claims must be submitted within 30 days of the incident, full details of the claims process can be found in the policy wording.

RGA Underwriting claims department can be contacted by;

Post: RGA Underwriting Limited, 27 Great West Road, Brentford, London TW8 9BW

Telephone: +44 (0) 20 8587 1060

Fax: +44 (0) 208 587 1061

E-mail: [claims@rgau.co.uk](mailto:claims@rgau.co.uk)

#### MAKING A COMPLAINT

We know that sometimes things can go wrong. Our number one priority is to provide you with the highest level of customer service. If there's a problem please let us know and we'll try to provide a solution as quickly as possible.

As soon as you contact us about a complaint we will:

- Try to deal with your complaint within 48 hours.
- If this isn't possible we will send you a letter within five working days confirming who will be handling your complaint.
- After investigating your complaint we will respond, as quickly as possible and if no decision has been reached we will update you on progress after 4 and 8 weeks.

If you are unhappy with any element of our service concerning the sale and administration of your policy, please contact:

RGA Underwriting, 27 Great West Road, Brentford, London, TW8 9BW

If you are unhappy with the handling of your claim, please refer to your insurer, Legal & general Insurance Ltd, quoting your claim number.

0370 900 3110

Legal & General may record and monitor calls. Call charges will vary.

Or write to:

Legal & General Insurance, Centre City House, The Podium, 5 Hill Street, Birmingham B5 4US

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Legal & General Group plc adheres to the Codes of Practice of the Financial Ombudsman Service and are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

For further details about this cover, please refer to your agent, or contact the Quoteline on **0208 587 1066**, giving agent name and/or number