



landlords  
insurance

## RESIDENTIAL PROPERTY OWNERS KEY FACTS

---

This provides an example of the significant features, benefits and limitations of the cover provided. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

### SIGNIFICANT FEATURES AND BENEFITS

- Inflation protected - Day 1 non-adjustable 30% uplift plus automatically index-linked at renewal.
- Additional costs incurred due to public authority requirements.
- Rent or alternative accommodation up to 20% of buildings sum insured.
- Loss of metered water up to £5,000 (maximum £25,000 any one period).
- Water damage tracing costs up to £5,000 (maximum £25,000 any one period).
- Re-letting costs up to £5,000 any one period.
- Reasonable boarding-up costs included.
- Exceptional measures cover up to £25,000.
- Prevention of access cover up to 20% of buildings sum insured.
- Non-damage prevention of access cover up to £100,000 or 10% of buildings sum insured, whichever is less.
- Removal of nests up to £250 (maximum £5,000 any one period).
- Tree felling/lopping/removal up to £500 (maximum £2,500 any one period).
- Public utilities cover up to 20% of buildings sum insured.
- Capital additions up to £500,000 or 20% of buildings sum insured, whichever is less.
- Other interests/contracting purchasers' interests, are noted provided we are informed in the event of a loss.
- Temporary removal cover for cleaning, renovation or repair up to £2,500.
- Completion of a proposal form is not required.

---

### MATERIAL DAMAGE

- Damage to property insured against fire and additional perils of lightning, explosion, aircraft, earthquake, theft, riot & civil commotion, malicious persons, storm or flood, escape of oil or water, impact by vehicles or animals, breakage or collapse of communication aerials, subsidence and accidental damage.
- Wide definition of buildings including: landlords' fixtures and fittings, outbuildings, roads, garden machinery, garden furniture, trees and plants.
- Landlords contents up to £25,000
- Contents of common parts including: - furniture, carpets, curtains, equipment and tenants' improvements.

### PROPERTY OWNERS' LIABILITY

- Legal liability for injury to third parties or damage to their property, including injury or damage caused by goods sold or supplied.
- Legal costs relating to a claim, in addition to the limit of liability selected.
- Legal defence costs arising under the Health & Safety at Work Act 1974.
- Indemnity to principals, directors and employees.
- Legal liability arising under the Defective Premises Act 1972, in connection with premises disposed of.
- Liability to pay compensation for wrongful arrest.
- Selectable limits of indemnity up to £10 million.

### LEGAL EXPENSES FOR EVICTION OF SQUATTERS

- Reasonable fees, costs, expenses and disbursements which are not reimbursed, that are reasonably and properly incurred to secure eviction of squatters.
- Loss limit £50,000.

### EMPLOYERS' LIABILITY

Protects employers against damages and legal costs which arise as a result of employees suffering an injury or disease due to, and during, their employment.

- Standard cover provides protection for legal liability world-wide for damages and legal costs up to £10 million.
- Indemnity limits up to £25 million available upon request.
- Indemnity for any director or employee if a claim is made against them personally.
- Indemnity to principal.
- Legal costs inc: those arising from criminal charges brought under the Health & Safety at Work Act 1974.



landlords  
insurance

## SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS

---

This provides an example of the significant features, benefits and limitations of the cover provided. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

### EXCLUSIONS FOR MATERIAL DAMAGE

- Excess - the amount specified in the schedule as the Excess in respect of the cost of each and every occurrence for which the Insured is indemnified
- Mechanical or electrical breakdown
- Damage caused by faulty or defective design or workmanship
- Damage caused by wear and tear
- Damage caused by fraud or dishonesty Theft from the contents of the common areas of the property unless there has been a forcible and violent entry
- Subsidence caused by the usual settlement or bedding down of structures or movement of made-up
- Pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident
- Damage by terrorism

### EXCLUSIONS FOR PROPERTY OWNERS' LIABILITY

- Excess - the amount specified in the schedule as the Excess in respect of the cost of each and every occurrence for which the Insured is indemnified
- Mechanical or electrical breakdown
- Damage caused by faulty or defective design or workmanship
- Damage caused by wear and tear
- Damage caused by fraud or dishonesty Theft from the contents of the common areas of the property unless there has been a forcible and violent entry
- Subsidence caused by the usual settlement or bedding down of structures or movement of made-up
- Pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident
- Damage by terrorism

### EXCLUSIONS FOR LEGAL EXPENSES

- Costs incurred in removing squatters where the incident occurred more than six months prior to the administrators being advised.
- Costs incurred in any action, made without prior consent of the administrators, made differently than agreed with professional advisers, made after a prejudicial delay

### EXCLUSIONS FOR EMPLOYERS' LIABILITY

- Cover for any employee on any offshore installation, support or accommodation for any offshore installation
- Cover for any employee who is in transit to, from, or between any offshore installation, support, or accommodation vessel for any offshore
- Any circumstance in which the Road Traffic Act applies
- Where an employee is involved in tree felling or lopping; window cleaning, painting or similar tasks from cradles or hoists; provision, erection or dismantling of scaffolding; demolition, erection or structural alteration of, or addition to, new or existing buildings; any trade calling or profession other than property owner.