

Residential Let Property

Policy Summary

This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which is issued when you purchase your policy and is also available upon request. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. It is important that you read the policy documents carefully when you receive them.

Type of cover

This policy is specifically designed for owners of a residential property which is let on an Assured Shorthold Tenancy agreement, or any other residential tenancy agreement as agreed by UK General in writing. The policy term is for a period of 12 months.

Insurer

This policy is arranged by Ryburne Brokers & Co and is underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Significant Features and Benefits

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your policy wording
Buildings sum insured- covers the structure of your buildings against loss or damage caused by: <ul style="list-style-type: none"> Fire, smoke, explosion, lightning or earthquake storm or flood Escape of water or oil Theft or attempted theft Collision or impact Riot, civil commotion, labour and political disturbances Malicious damage or vandalism Subsidence, landslip or heave Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts. 	Up to the sum insured Up to a maximum of £2500 in respect of Malicious damage or vandalism by any tenant or person lawfully on the property .	Section 2 - Buildings
Costs of alternative accommodation and loss of rent that ceases to be payable to you following damage covered under the buildings section which renders the buildings uninhabitable.	Up to 20% of the building sum insured for a maximum period of 12 months unless otherwise specified within the policy schedule	Section 2 - Buildings
Expenses incurred in locating the source of and repairing resultant damage where an escape of water has occurred	Up to £2,500	Section 2 - Buildings
Accidental damage to fixed glass, sanitary fixtures and ceramic hobs	Up to your buildings sum insured	Section 2 - Buildings
Accidental damage to underground pipes, cables and services for which you are responsible	Up to your buildings sum insured	Section 2 - Buildings
Increased metered water charges	Up to £750	Section 2 - Buildings
Landlords Contents sum insured – covers loss or damage to your contents whilst in your property caused by; <ul style="list-style-type: none"> Fire, smoke, explosion, lightning or earthquake storm or flood Escape of water or oil Theft or attempted theft Collision or impact Riot, civil commotion, labour and political disturbances Malicious damage or vandalism Subsidence, landslip or heave Falling trees, telegraph poles, lamp-posts, 	Up to the Landlords Contents sum insured Up to a maximum of £2500 in respect of Malicious damage or vandalism by any tenant or person lawfully on the property .	Section 1 - Landlords Contents

fixed aerials, dishes and masts.		
Costs of alternative accommodation and loss of rent that ceases to be payable to you following damage covered under the landlords contents section which renders the buildings uninhabitable.	Up to 20% of the contents sum insured	Section 1 – Landlords Contents
Legal Liability to the public	Up to £2,000,000	Section 1 – Landlords Contents
Landlords legal liability	Up to £2,000,000	Section 3 – Landlords Legal Liability

Additional Cover

Cover only applies if shown in the policy schedule

Accidental damage to buildings and/or contents	Up to the buildings sum insured and/or contents sum insured shown on your policy schedule	Section 2 – Buildings – Additional Cover and/or Section 1 – Contents – Additional Cover
--	---	---

General Condition and Exclusions

General Conditions and Exclusions	What is not insured	Where to find information in your policy wording
General policy exclusions applicable to all sections	Loss or damage caused by; <ul style="list-style-type: none"> ▪ Radioactive contamination ▪ War ▪ Terrorism ▪ Wear and tear or any gradual deterioration ▪ Domestic pets, insects or vermin ▪ Any deliberate act by you or your family 	Page 16
Buildings	<ul style="list-style-type: none"> ▪ The policy excess detailed on the policy schedule ▪ The first £1,000 of any claim for subsidence ▪ The first £500 of any claim for escape of water ▪ Storm or flood damage to gates, fences, swimming pools and tennis courts ▪ Loss or damage that occurs when the building is unoccupied for more than 60 days ▪ Malicious damage or vandalism by any tenant or person lawfully on the property 	Section 2 - Buildings
Contents	<ul style="list-style-type: none"> ▪ The policy excess detailed on the policy schedule ▪ The first £1,000 of any claim for subsidence ▪ The first £500 of any claim for escape of water ▪ Loss or damage that occurs when the building is unoccupied for more than 60 days ▪ Theft or malicious damage caused by someone lawfully on the premises ▪ Loss or damage cause by mechanical or electrical breakdown 	Section 1- Contents
Accidental damage to buildings and/or contents	<ul style="list-style-type: none"> ▪ Damage caused by wet or dry rot, vermin, fungus, insects or domestic pets 	Section 1 and 2 - Additional Cover

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel starting on the day you purchased the policy. To cancel, please write to the address or call the number shown on your policy schedule.

If you cancel your policy within the first 14 days you will receive a full refund provided you have not made a claim under the policy.

If you cancel your policy after 14 days you will receive a refund of any premiums already paid subject to a deduction for the amount of time on cover and a cancellation charge, except when you have already made a claim under your policy and there will be no refund.

If you need to make a claim

Claims will be handled by Direct Group Property Services at the address shown in your policy wording. Should you wish to claim under your policy you should call the Direct Group Property Services Claims (Nexus) Helpline on 0844 412 4258 or by submitting a claim in writing as soon as possible and within 30 days of the event.

You must give Direct Group Property Services any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy wording.

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.

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 Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd

Customer Relations

Quay Point

Lakeside Boulevard

Doncaster

DN4 5PL

Tel: 0844 854 2072

Fax: 0844 412 4138

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference **04966**

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

Harbour Exchange Square

London

E14 9SR

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation

Ageas Insurance Limited is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if Ageas Insurance Limited cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

UK General Insurance Ltd is authorised and regulated by the Financial Services Authority.

Registered in England and Wales Company No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.