

Home Buildings and Contents Insurance

Insurance Product Information Document



Company: Zurich Insurance plc

Product: Residential Lets Policy

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Buildings insurance provides cover for the structure of your residential let property and any permanent fixtures/fittings. Includes its domestic garages/outbuildings, walls, gates, fences, drives, paths, patios and terraces at the property.

Contents insurance provides cover for your household goods, furniture, furnishings and carpets which you provide for your tenants in your let property as the landlord.



What is insured?

Cover for your property and contents

- ✓ Buildings replacement – up to £500,000 to repair, replace or rebuild the property in the same form.
- ✓ Contents replacement – up to £10,000 to repair or replace landlord's contents. (You have the option to increase the sum insured).

Your sum insured will be shown in your schedule.

- ✓ Loss or damage caused by sudden or unexpected listed events (such as fire, theft, storm or flood), including subsidence, heave and landslip.
- ✓ Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- ✓ Accidental breakage of glass and sanitary ware.
- ✓ Damage caused by emergency services gaining access (£1,000).
- ✓ Accidental damage to cables and underground service pipes.
- ✓ Tracing a leak at the property (£5,000).
- ✓ Replacing locks, if house keys are stolen (£250).
- ✓ Removal of wasps' or bees' nests (£500).

Cover for you

- ✓ Legal liability – as owner or occupier of the property and as owner of landlord's contents for injury or property damage (£2,000,000 and £10,000,000 for domestic employees).
- ✓ Loss of rent or alternative accommodation – if the property is not fit to live in after a claim (up to 20% of the buildings sum insured).
- ✓ Re-letting costs – following damage by an insured event (£500).

Optional additional covers if selected

- Accidental damage – extends cover for one-off accidents (e.g. spilling drink on your sofa or cracking a tiled floor).
- Landlord's contents – to increase the sum insured.
- Landlord's legal expenses – access to advice and assistance for tenant disputes or if your property is damaged and for cost of specified legal actions (£50,000).



What is not insured?

Cover excludes

- ✗ Events such as theft, malicious damage and escape of water, if the property is unoccupied for over 60 days.
- ✗ Items more specifically insured by any other policy.
- ✗ Tenants' property, contents in the open or valuables.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Loss or damage by vermin, insects or fouling or scratching by pets.
- ✗ Loss or damage during alteration, cleaning or repair.
- ✗ Mechanical or electrical breakdown.
- ✗ Replacing undamaged items which form part of a set.
- ✗ Deliberate or criminal acts by you or your domestic employees.
- ✗ Subsidence to external features (e.g. walls, fences, terraces) unless the main structure is damaged at the same time.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Increased excesses apply in stated events. Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.
- ! During periods of unoccupancy full cover will not operate unless the conditions shown in your policy are complied with.
- ! No cooking is to be undertaken in the property unless in an area constructed and equipped as a kitchen.
- ! No portable heating appliances which have visible heating elements are to be used in any part of the property.

Limits which apply

- ! Loss of oil or metered water – £1,000.
- ! Landscaped garden cover – £1,500.



Where am I covered?

- ✓ Your let property at the address insured shown in your schedule.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. a change in type of tenancy/tenants, having buildings works, or if the property is unoccupied for more than 60 days).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Comply with appropriate manufacturer's recommendations, statutory requirements and regulations relating to the property and safety of persons.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your inception or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance advisor.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax).

Refer to condition 8 in your policy wording for full cancellation terms.

Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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