



Highhouse Insurance Services

Let Property Insurance Policy
Landlords Buildings & Contents Cover



Highhouse Let Property Insurance is underwritten by certain
Underwriters at Lloyd's of London

**Buy to Let Insurance Protection
for the Property Investor**

Introduction

Highhouse Let Property Insurance Policy for Buildings & Contents

Welcome to **Highhouse** Let Property Insurance for Landlord's, which is underwritten by certain Underwriters at Lloyd's. This insurance is a contract of indemnity between **you** and certain Underwriters at Lloyd's. The contract of insurance is made up of this policy booklet and the **schedule** and is based on the information **you** provided in **your Statement of Insurance**.

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you** against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown in the **schedule**. The insurance is provided under the terms and conditions contained in this booklet or in any **endorsement** shown in **your schedule** as applying to this **insurance**.

Thank you for choosing the **Highhouse** Let Property Insurance Policy.

Our service commitment to you

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** insurance or the handling of a claim, **you** should telephone **Highhouse Insurance** Services Limited on **01243 606552**.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's

Their contact details are:

Policy Holder and Market Assistance Department

Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further detail will be provided at the appropriate stage of the complaint process.

In all communications the **policy**/certificate number appearing in the **schedule** should be quoted.

Your right to take legal action against **us** is not affected by referral to either the Policyholder and Market Assistance Department or the Financial Ombudsman Service.

Version Number LPIP07-2014

Important Notice

This insurance relates **ONLY** to those sections which are shown in the **schedule** as being included.

Please read this Policy Booklet, the Statement of Insurance and the **Schedule** carefully

It is important that:

- **you** are clear which sections **you** have requested and want to be included,
- **you** understand what each section covers and does not cover,
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **Highhouse Insurance** immediately if this document is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Cancellation of this Insurance

Your Right to Cancel

You are entitled to cancel this insurance by contacting **Highhouse** within 14 days of either:-

- the date **you** receive **your** insurance documentation, or
- the start of the **period of insurance** whichever is the later

Providing **you** have not made any claims **we** will refund the premium.

You can also cancel this insurance at any time during the **period of insurance** by contacting **Highhouse**. Any return premium due to **you** will depend on

- how long this insurance has been in force; and
- the terms and conditions contained within the Premium Instalment Plan if the premiums are paid by monthly instalments

Our Right to Cancel

We can cancel this insurance by giving **you** 30 days' notice in writing at your last known address. Any return premium due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non-payment of premium;
- **We** have identified serious grounds (such as the use or threat of violence or aggressive behaviour against our staff, contractors or property);
- There is a change in risk occurring which we are unable to insure;
- Non-cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- **You** breach any terms or conditions of your policy;
- Failure to take care of the property insured;

Where possible we will try to seek an opportunity to resolve the matter with you.

If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance** based on proportional daily rate basis depending on how long the insurance has been in force.

If a claim has been submitted or there has been an 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.

This will not affect **your** right to make a claim for any event that happened before the cancellation date.

Your Total Peace of Mind

Lloyd's and Certain Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations to **you** under this contract. If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, by telephoning **020 7741 4100** and on their website www.fscs.org.uk

The Law Applicable to this Insurance

Under European law, **you** and the insurer are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Data Protection Act 1998

It is understood by **you** that any information provided to **us** regarding **you** will be processed by **us** 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.

Definitions

Wherever the following words appear in this insurance they will have the meanings shown below.

You / your / insured	The person or persons named and/or noted on the policy schedule .
We / us / our	Certain Underwriters at Lloyd's.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, metal or concrete.
Buildings	<ul style="list-style-type: none">• the home and its decorations• fixtures and fittings attached to the home• permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks you own or for which you are legally liable within the premises named in the schedule.
Premises	The address which is named in the schedule .

Definitions (continued)

Home	The private dwelling and/or Letting property of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule
Bodily injury	Bodily injury includes death or disease.
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Occupant	A person or persons that you have let the insured property to by means of a tenancy agreement.
Landlords Contents	Household goods & furnishings, appliances and aerals for which you are legally responsible and contained within the building but excluding valuables, wearing apparel and pedal cycles.
United Kingdom	The ' United Kingdom ' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.
Terrorism	any act(s) of any person(s) or organisation(s) involving <ul style="list-style-type: none">• the causing, occasioning or threatening of harm of whatever nature and by whatever means• putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.
Excess	the amount payable by you in the event of a claim
Highhouse Insurance/ Highhouse	The insurance intermediary that arranged this insurance on your behalf and to whom all correspondence should be addressed.
Heave	Upward movement of the ground beneath the buildings as a result of soil expanding.
Landslip	Downward movement of sloping ground.
Settlement	Downward as a result of soil being compressed by the weight of the buildings within 10 years of constructions
Subsidence	Downward movement of the ground beneath the buildings other than by settlement

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your Duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. **You** must tell **Highhouse Insurance** immediately if **you**
 - stop using the insured property for rental purposes, or
 - **you** allow a change in the type of tenant residing in the **home** from that previous declared.
 - there is a break in the tenancy agreement in excess of 30 consecutive days in length.
 - Make any change that may result in an amendment to the amounts insured or the limits that are shown in **your Schedule**,
 - Are aware that any person of your household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **Highhouse Insurance** before **you** start any conversions, extensions or other structural work to the **buildings** that
 - change the use of the **buildings** in any way
 - involves the external surfaces of the **buildings** being affected/changed
 - means **you** having to move the tenants out of the **buildings** for any period of time

When **we** receive this notice **we** have the option to change the conditions of this insurance.

1. **You** must comply with all local authority regulations or statutory conditions regarding the letting of property.
2. All gas appliances fitted at the **home** must be serviced by a Gas Safe registered individual within 15 days of the start of this insurance or not more than 12 months from the date they were last serviced, whichever is sooner.
3. **You** must comply with the Electrical Equipment (Safety) Regulations 1994.
4. **You** must comply with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended 1993)
5. A tenancy agreement of a minimum of six months must be in force at all times along with suitable references being retained.

If **you** are in any doubt, please contact **us**.

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within the policy.

Important Notice:

Please note that if the information provided by **you** is not complete and accurate, **we** may:-

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Unoccupancy Clause

Immediately there is a break in the tenancy agreement or the **home** is left without an **occupant** for more than 30 consecutive days (whichever is sooner) **we** shall not pay for loss or damage caused by:

- Escape of water from or frost damage to fixed water tanks, apparatus or pipes between 1st November and 31st March (both dates inclusive) unless:
 - i) the water supply be switched off at the mains and the entire water system and central heating system be drained of all water or,
 - ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted, the loft hatch door should be left open.

Before **we** pay a claim following loss or damage resulting from the escape of water and frost damage to fixed water tanks, apparatus or pipes **we** may ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.

- any person taking part in a riot, violent disorder, strike, labour disturbance and commotion or acting maliciously.
- theft or attempted theft.

The inside of the **home** must be checked by **you** or **your** authorised representative at least once every 14 days and records kept of each inspection.

You must make sure that all doors and windows are kept securely locked.

You must keep the property free from waste, including yards and gardens.

All items of post/newspapers/circulars are to be removed from the front door area.

Flats Clause

The sum insured under Section One (**Buildings**) represents the value of the portion of the **buildings** owned by **you** (including external walls, roof and foundations and such common parts of the **buildings** for which **you** are legally liable).

In the event of a loss resulting from an insured peril to any part of the **premises** not occupied by **you** but for which **you** are legally liable, **we** will only pay such portion of that loss as the sum insured bears to the reinstatement value of the **buildings**.

Felted and/or Flat Roof Clause

It is a condition precedent to **our** liability that all portions of the **buildings** covered by "felted and/or flat roofs" are kept in good condition.

In respect of Section 1 - **Buildings**, (insured event 3) 'Storm, flood or weight of snow' - under 'what is not covered':

- the first £250 of every claim for loss or damage to flat roofed areas of the **buildings**.
- flat roofs which have not been recovered within the last 12 years.
- loss or damage arising as a result of water leaking through **your** felted and/or flat roof, unless the loss or damage is caused by an insured event.

General Exclusions applicable to the whole of this insurance

A. Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

- loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from.
- any legal liability of whatsoever nature 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 component thereof.

B. War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in 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 or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

C. Existing and Deliberate Damage

We will not pay for loss or damage

- occurring outside of the **period of insurance**
- caused deliberately by **you** or any person lawfully in the **home**

General Exclusions (continued)

D. Electronic Data Exclusion

We will not pay for

- loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from :
 - i) computer viruses, erasure or corruption of electronic data;
 - ii) the failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

E. Biological and Chemical Contamination Exclusion

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from.
2. any legal liability of whatsoever nature.
3. death or injury to any person, directly or indirectly caused by or contributed to by Biological or Chemical contamination arising from,
 - **terrorism**,
 - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

F. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

G. Wear, Tear and Gradual Deterioration

This insurance does not cover loss or damage resulting from wear, tear or gradually operating causes.

H. Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

Making a Claim and Claims Conditions applicable to the whole of this insurance

Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following procedure should be followed.

First of all, check **your schedule** and the relevant section in this booklet to make sure that the loss or damage is covered. Read carefully any exceptions or conditions that may apply and refer to the '**Your duties**' section outlined below.

Please remember that this insurance does not cover loss or damage which has been caused purely by wear and tear – it is not a maintenance contract.

If **you** wish to make a claim, please contact the Claims Department on **01243 606552** as soon as possible.

You will be asked for:

- The policy / certificate number stated on **your schedule**;

The Claims Department will take full details of **your** claim and let **you** know what **you** need to do next. In some cases this will mean the involvement of an independent loss adjuster who will make sure that **your** claim is settled fairly and satisfactorily.

Your duties

In the event of a claim or possible claim under this insurance:

1. **you** must provide the Claims Department with any other information they require within 30 days of their request.
2. **you** must forward to the Claims Department within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**. **You** must forward all information unanswered.
3. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
4. **you** must not admit liability or offer or agree to settle any claim without the written permission of the Claims Department.
5. **you** must provide the Claims Department with, at **your** own expense, evidence of value or age (or both) for all items involved in a claim.
6. **you** must take all care to limit any loss, damage or injury
7. **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by the Claims Department to dispose of them.
8. **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this may invalidate a claim.

Making a Claim and Claims Conditions applicable to the whole of this insurance (continued)

How **we** deal with **your** claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

3. Fraudulent claims

You must not act in a fraudulent manner.

If **you** or anyone acting with **you**:

- makes a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect, or
- makes a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect, or
- makes a claim in respect of any loss or damage caused by **your** wilful act or connivance then:
 - i) **we** shall not pay the claim.
 - ii) **we** shall not pay any other claim which has been or will be made under the insurance.
 - iii) **we** may, at **our** option, declare the insurance void.
 - iv) **we** shall be entitled to recover from **you** the amount of any claim already paid under the insurance since the last renewal date.
 - v) **we** shall not return any premium.
 - vi) **we** may inform the Police of the circumstances.

Section One **Buildings**

The following cover applies only if **your schedule** shows it as included.

What is Covered	What is not Covered We will not pay
Loss or damage to your buildings during the period of insurance caused by the following insured events:	
1. fire, lightning, explosion or earthquake	The first £100 of every claim
2. aircraft and other flying devices or items dropped from them	The first £100 of every claim
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave, or landslip other than as covered under section 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pool, tennis courts, drives, patios and terraces, gates and fences c) the first £100 of every claim
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave, or landslip other than as covered under section 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the first £250 of every claim d) for loss or damage whilst the buildings are not furnished enough to be normally lived in e) for loss or damage due to the gradual seepage of water into the premises f) for loss or damage caused by failure of or lack of sealant and/or grout
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by fault in any fixed domestic installation	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating clause b) the first £100 of every claim c) for loss or damage caused by faulty workmanship d) for loss or damage while the buildings are not furnished enough to be normally lived in

Section One **Buildings** (continued)

What is Covered	What is not Covered We will not pay
6. theft or attempted theft	a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage unless the loss or damage follows a violent forcible entry c) the first £100 of every claim
7. collision by any vehicle or animal	the first £100 of every claim
8. any persons taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts	a) for loss or damage while the buildings are not furnished enough to be normally lived in b) the first £100 of every claim
9. Subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss of damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) the first £1000 of every claim f) for loss or damage caused by coastal erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings masts	a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts b) the first £100 of every claim

Section One **Buildings** (continued)

What is Covered	What is not Covered We will not pay
11. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences c) the first £100 of every claim
12. trace and access if your buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your property, we will pay the cost of removing and replacing any other parts of your buildings necessary to find and repair the source of the leak and making good	we will not pay more than £2,500 in any period of insurance
13. malicious Damage caused by tenants	a) we will not pay more than £2,000 per property in any period of insurance b) for loss or damage due to wear and tear or any gradually operating clause c) the first £100 of every claim
14. the cost of repairing accidental damage to: <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hob all forming part of the buildings	a) for damage while the buildings are not furnished enough to be normally lived in b) the first £100 of every claim
15. the cost of repairing accidental damage caused by external and visible means from a single identifiable event to: <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables serving the home and which you are legally liable for	a) for damage due to wear and tear or any gradually operating cause b) the first £100 of every claim

Section One **Buildings** (continued)

What is Covered	What is not Covered We will not pay
<p>16. Loss of rent or alternative accommodation if the home becomes uninhabitable following loss or damage caused by any insured event under Section 1 Buildings, for:</p> <ul style="list-style-type: none"> • The amount of rent due to be paid to you which is lost, and • The cost of similar accommodation for your tenant(s), and • The amount of ground rent payable by you 	<p>any amount over 20% of the sum insured for the buildings damaged or destroyed</p>
<p>17. expenses you have to pay and which we have agreed in writing for:</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or Local Authority requirements 	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage</p>
<p>18. increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 Section One</p>	<p>more than £750 in any period of insurance. If you claim for such loss under section one and two, we will not pay more than £750 in total</p>
<p>19. anyone buying the buildings who will have the benefit of section one until the sale is completed or the insurance end, whichever is sooner</p>	<p>if the buildings are insured under any other insurance</p>

Accidental Damage to the Buildings

The following cover applies only if **your schedule** shows that accidental damage is included.

This extension Covers	What is not Covered We will not pay
Accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under Section One b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the buildings are being altered, repaired cleaned maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for the cost of general maintenance f) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause g) for damage arising from faulty design, specification, workmanship or materials h) for damage from mechanical or electrical faults or breakdown i) for damage caused by dryness, dampness, extremes of temperature or exposure to light j) for damage to swimming pools, tennis courts, drives, patios, and terraces, walls, gates and fences and fuel tanks k) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination l) the first £100 of every claim

Conditions that apply to Section One (**Buildings** only)

Settling claims

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under Section One, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

We will deduct an amount from **your** claim if immediately before the loss or damage the **buildings** were not in good repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under Section One after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
5. The sums insured in Section One (**Buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of Insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

Section Two **Landlords Contents**

The following cover applies only if **you schedule** shows it as included.

What is Covered	What is not Covered We will not pay
The insurance covers the Landlords Contents for loss or damage directly caused by	
1. fire, lightning, explosion or earthquake	the first £100 of every claim
2. aircraft and other flying devices or items dropped from them	the first £100 of every claim
3. storm, flood or weight of snow	<p>a) for loss or damage caused by subsidence, heave or landslip other than as covered under section 9</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences</p> <p>c) the first £100 of every claim</p>
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<p>a) for loss or damage due to the gradual seepage of water into the premises</p> <p>b) the first £250 of every claim</p>
5. escape of oil from a fixed domestic oil-fired heating installation and smoke caused by a fault in any fixed domestic heating installation	<p>a) for loss or damage due to wear and tear or any gradually operating clause</p> <p>b) for loss of damage caused by faulty workmanship</p> <p>c) the first £100 of every claim</p>
6. theft or attempted theft	<p>a) for loss or damage caused while the buildings are not furnished enough to be normally lived in</p> <p>b) for loss or damage unless the loss or damage follows a violent and forcible entry</p> <p>c) the first £100 of every claim</p>
7. collision by any vehicle or animal	the first £100 of every claim
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion, or malicious acts	the first £100 of every claim

Section Two **Landlords Contents** (continued)

What is Covered	What is not Covered
9. Subsidence or heave of the site upon which the buildings stand or landslip	<p>a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time</p> <p>b) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law</p> <p>d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage by coastal erosion</p> <p>f) the first £1000 of every claim</p>
10. falling trees, telegraph poles or lamp-posts	<p>a) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>b) the first £100 of every claim</p>
This section of the policy also covers	we will not pay
<p>accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware forming part of the buildings which you are legally liable for as a tenant and do not have other insurance for • mirrors • glass top and fixed glass furniture • ceramic hobs 	the first £100 of every claim

Accidental Damage to Landlords Contents

The following cover applies only if your **schedule** shows it as included.

This extension covers	We will not pay
<p>accidental damage to the landlords contents within the buildings</p>	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under Section Two b) for damage to landlords contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damaged caused by chewing, tearing, scratching or fouling by animals e) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause f) for damage arising out of faulty design, specification, workmanship or materials g) for damage from mechanical or electrical faults or breakdown h) for damages caused by dryness, dampness, extremes of temperature and exposure to light i) or any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination j) for the first £100 of every claim

Landlords Contents (continued)

Conditions that apply to Section Two (**Landlords Contents**) only

How **we** deal with **your** claim

Settling claims

1. If **you** claim for loss or damage to the **landlords contents we** will repair, replace or pay for any article covered under section two.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new
 - **you** have paid or **we** have authorised the cost of replacement.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **landlords contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under Section Two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **landlords contents** at the time of the loss or damage is more than **your** sum insured for the **landlords contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **landlords contents**, **we** will only pay one half of the cost of repair or replacement.
5. Index-linking clause

The sums insured in Section Two (**landlords contents**) will be indexed each month in line with the Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of Insurance

We will not pay any more than the sum insured for the **landlords contents** of each **premises** shown in the **schedule**.

Section Three Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **landlords contents** are insured under section two in this insurance.

The following cover applies only if **your schedule** shows it as included.

What is Covered We will indemnify you	What is not Covered We will not indemnify you for any liability
<p>As owner and not as occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening at the premises during the period of insurance 	<ul style="list-style-type: none"> a) for bodily injury to <ul style="list-style-type: none"> • you or any member of your family or household • any person who at the time of sustaining such injury is engaged in your service b) for bodily injury arising directly or indirectly from any communicable disease or condition c) arising out of any criminal or violent act d) for damage to property owned by or in the charge or control of <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service e) arising directly or indirectly out of any profession, occupation, business or employment other than for the purposes of letting the buildings. f) which you have assumed under contract and which would not have otherwise have attached g) arising out of your ownership, possession or use of: <ul style="list-style-type: none"> i) any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991

Section Three Liability to the Public (continued)

	<p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none">• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises name in the schedule,• reported to us not later than 30 days from the end of the period of insurance <p>In which case all such pollution and/or contamination arising out of such an accident shall be deemed to have happened at the time of such accident.</p> <p>i) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises.</p> <p>j) if you are entitled to indemnity under any other insurance, including but not limited to any home or travel insurance, until such insurance(s) is exhausted.</p>
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Limit of insurance

We will not pay

- in respect of pollution and/or contamination :- more than £5,000,000 in all
- in respect of other liability covered under section three:- more than £5,000,000 in all for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Notice to Insured

Let Property Insurance is underwritten by Certain Underwriters at Lloyd's.

Underwriters at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on [0800 111 6768](tel:08001116768).

Please note that correspondence should not be directed to the above address, but must always go through Highhouse Insurance Services of the following address:

Highhouse Insurance Services Limited
121 High Street
Selsey
West Sussex
PO20 0QB

Telephone number: 01243 606552

Email: info@highhouseinsurance.com



Home



Non Standard



Let



Business

Buy to Let Insurance Protection for the Property Investor