

# Highhouse Let Property Cover: Summary of Cover Available

## About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Highhouse Insurance Services Limited (Highhouse) Let Property Insurance Policy. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult Highhouse.

This Summary of Cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by Highhouse and your policy will be suitably endorsed.

We reserve the right to change or limit any cover.

## About the Insurer

Highhouse Insurance Services Limited (Highhouse) Let Property Insurance Policy is underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

## Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

## Your Right to Cancel this Insurance

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 this Insurance

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.

### **How to make a claim under this Insurance**

Naturally we hope you won't have any accidents or misfortune. If you do and wish to make a claim under this insurance, please contact Highhouse on 01243 606552 as soon as possible.

At the time of making a claim, you will be asked:-

- The policy number stated on your schedule;
- Full details of the claim.

### **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 policy or the handling of a claim you should, in the first instance, contact Highhouse.

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:-

Policyholder 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](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details 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.

### **The Law Applicable to this Insurance**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws, unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Island or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

The parties 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.

## The Cover Available

Highhouse Let Property Insurance is underwritten by Certain Underwriters at Lloyd's and is designed for Landlords who have purchased residential property for letting purposes. We will insure only those sections you request, and we agree to insure.

**Buildings (Section 1)** are defined as: The Letting Property and its decorations, fixtures and fittings attached to the property, 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.

**Landlords Contents (Section 2)** are defined as: 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.

### Key Benefits

**Buildings and Landlords Contents** are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood or Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings sum insured is index linked to protect you against inflation.

***Cover can be extended to include Accidental Damage***

**Buildings (Section 1)** cover also includes:-

- Frost damage to fixed water tanks, apparatus and pipes
- Malicious Damage to the Buildings by the tenant up to £2,000 per property per insurance period
- Damage caused by falling aerals and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 20% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £5,000,000 for any one accident or series of accidents arising out of one event

**Landlords Contents (Section 2)** cover also includes:-

- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an Escape of Water
- Your legal liability as occupier up to £5,000,000 for any one accident or series of accidents arising out of one event
- Up to £2,500 to find the source of leaks that are damaging the buildings

## Significant Exclusions or Limitations

### We will not pay for:

- property in the open
- money or credit cards and negotiable documents
- gold, silver, gold and silver plated articles, jewellery and furs and all portable electrical items or any personal effects
- property of tenants
- property contained in outbuildings, sheds or garages
- the first £100 of each and every claim (other than subsidence where a £1,000 excess applies and water damage where a £250 excess applies)
- deliberate loss or damage caused by any persons lawfully in the home
- office equipment
- clothing

### Your duties:

- you must comply with any Local Authority regulations or statutory conditions regarding the letting of the property including; Electrical Equipment (Safety) Regulations 1994, the Plugs and Sockets etc. (Safety) Regulations 1994 & Furniture and Furnishings (Fire Safety) Regulations 1988 (amended 1993).
- 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 the sooner.

\*If the property is unoccupied you must have the gas appliances serviced prior to the tenant moving in \*

- A short hold tenancy agreement of a minimum of six months must be in force at all times along with suitable references being retained. If you fail to comply with your duties this may result in this insurance becoming invalid.

### Break In Tenancy / Unoccupancy

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 the sooner) we shall not pay for loss or damage caused by:

- escape of water from and frost damage to fixed water tanks, apparatus or pipes between 1<sup>st</sup> November and 31<sup>st</sup> March (both days inclusive).

Unless:

- i) the Water Supply be switched off at 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 no less than 10 degrees Celsius/ 50 degrees Fahrenheit.
- iii) where fitted the loft hatch door is left open.

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

## Exclusions that apply to the whole of the policy

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- b) Loss, 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 of 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 or Deliberate Damage.
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
- e) Loss, damage or liability caused by Biological or Chemical contamination arising from:
  - i) Terrorism,
  - ii) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

### **Changes we need to know about**

You must tell Highhouse Insurance within 14 days of becoming aware of any changes to the information you provided when applying for this insurance. These changes include the following:

- the type of tenant(s), as last disclosed to us, changes at the premises insured,
- the premises become unoccupied
- the premises become owner occupies or your main residence
- the premises become illegally occupied
- there is a break in the tenancy agreement in excess of 30 consecutive days in length,
- there is a change that may result in an amendment to the amounts insured or the limits that are shown in your Schedule,
- 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 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 booklet.

If you fail to inform us this may entitle us to:

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

### **How We Settle Your Claim**

Buildings – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the property.

Contents – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new.

### **Your Total Peace of Mind**

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. Or visit their website at [www.fscs.org.uk](http://www.fscs.org.uk)

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Professional Indemnity  
Landlords  
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Employers Liability  
Professional Indemnity



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Highhouse Insurance Services Limited are authorised and regulated by the Financial Conduct Authority.

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