

Landlords Property Insurance

Insurance Product Information Document



Company: Highhouse Insurance Services Limited
(Highhouse)
Registered in England No 05572961
Authorised and regulated by the Financial
Conduct Authority 446552

Product: Landlords Property Insurance

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a Let home insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- Contents include your household goods within the home.



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus loss of rent or temporary accommodation costs.
- ✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus loss of rent and temporary accommodation costs.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



Are there any restrictions on cover?

! Certain limitations may apply to your policy. For example:

- the excess (the amount you have to pay on any claim);
- monetary limits for certain items or types of cover.
- Endorsements may apply to your policy. These will be shown in your policy documents.

Specific let conditions (Full conditions are shown in the policy wording under 'General conditions') apply to :

! The buildings are maintained and not neglected.

! You must comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:-

- The number of persons legally allowed to reside at the premises,
- Compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended),
- Having the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises.

! All gas appliances fitted at the premises must be serviced by an individual registered with the Gas Safe Register on an annual basis. A valid Landlord Gas Safety (also known as a CP12 certificate) must be in place at all times when the premises are let to tenant(s) and records kept for a minimum of 2 years. We will request sight of these if you wish to make a claim.

! Where the home is not let to your family a short-hold tenancy agreement of six months or more must be in force at all times along with suitable references.

! You must retain utility bills relating to the home as we may request sight of these following a claim for loss or damage caused by escape of water from and frost damage to fixed water tanks, heating installations, apparatus or pipes.

! Where the home is let to Students, Benefit Assisted, Asylum Seekers or Unemployed:

- No cooking is to be allowed in bedrooms, other than tea and coffee making facilities; and no portable heaters are to be used in bedrooms, other than electric powered fan or convector heaters

! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Any changes to the type of tenant(s), as last disclosed to us and shown in the schedule;
- The home becomes unoccupied or unfurnished, becomes your permanent residence or becomes illegally occupied;
- Your home is going to be used for short periods each week or as a holiday home;
- Work is to be done on your home which is not routine repair, maintenance or decoration, for example any structural alteration or extension to your home;
- You receive a conviction for any offence except for driving;
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible

When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



How do I cancel the policy?

You have a statutory right to cancel your policy within 14 days of either the date you receive the policy documentation, or the start of the period of insurance, whichever is the latter.

If you wish to cancel and your cover hasn't started we will refund your premium in full.

If you cancel after your cover has started and provided there hasn't been a claim we will refund the full premium paid less a proportionate deduction for the time we have provided cover.

If you wish to cancel your policy after 14 days you can do so at any time by contacting us.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim. On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.