



hh Highhouse Insurance
Services Limited

Changes Document

Landlords Insurance Policy
Buildings & Contents Cover

1. Welcome

Paragraph 3:

This policy document, the statement of insurance, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need, and keep all documents in a safe place.

Replaced with:

This policy document, the statement of fact, any notice to policyholder issued to you, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need and keep all documents in a safe place.

2. Things we need to tell you about

Our Agreement with you

Paragraph 2:

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in this insurance or any **endorsements** shown on the **schedule**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

Replaced with:

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in this insurance or any **endorsements** shown on the **schedule**, or amendments in any notice to policyholder issued to **you**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

3. Definitions

Applicable to the whole of this insurance

Outbuildings Definition:

Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £5,000 any one outbuilding, unless specifically stated otherwise in the policy **schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable buildings; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

Replaced with:

Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £10,000 any one outbuilding, unless specifically stated otherwise in the policy **schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable buildings; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

4. Cancelling this Policy

Our right to cancel this Policy

Removed:

'Failure to take care of the property insured;'

5. General Conditions

Applicable to the whole of this insurance

Paragraph 1:

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Replaced with:

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid or **we** may declare **your** policy void.

6. General Conditions

Heating Clause

It is a condition of this insurance, that in the event of:-

- a. The **home** being permanently vacated by the **tenant(s)**, or
- b. **Your tenant(s)** (if students) have left the **home** for more than 24 hours outside their relevant semester period, or

during the period 1st November to 31st March each year that **you** comply with one of the following:-

- i. Where the entire **home** has the benefit of a gas or oil fired central heating system, the system must be set to operate continuously for 24 hours each day at not less than 12 degrees Celsius or 54 degrees Fahrenheit; or
- ii. All water supplies to the **home** to be turned off at the mains and the entire water system be drained of all the water.

If **you** fail to comply with any of the above conditions, this insurance will not cover loss or damage caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes.

If any claim is made then **we** reserve the right to request from **you** any bills for any utilities being supplied to the **home** for verification by **us**.

Replaced with:

Heating Clause

It is a condition of this insurance, that in the event of Escape of water from and frost damage to fixed water tanks, heating installations, apparatus or pipes', **we** will not pay for loss or damage between 1st November and 31st March (both days inclusive):-

- c. Immediately there is a break in the tenancy agreement or
- b. Once the **home** has been left without an occupant for more than 30 consecutive days or
- c. **Your tenant(s)** (if students) have left the **home** for more than 24 hours outside their relevant semester period,

Whichever is sooner, unless:

1. The electricity supply has been switched off and the main switch or consumer unit and the Water Supply is switched off at the mains stop cock and the entire water system and **central heating system** be drained of all water;
or
2. where the entire **home** has the benefit of a central heating system as defined below it is set to operate continuously for 24 hours of each day (not overridden by any timing device or reliant on any activation from outside of the **home** to maintain the required temperature) and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit.

Central Heating System is defined as:-

A single boiler powered by either gas, oil or electricity including ground or air source heat pump systems with water filled radiators or water filled underfloor heating, a single central programmer (set to continuous operation) that is controlled by a thermostat or thermostats located within the **Home**

Individual electric heating units or fans and/or storage type heaters, or any other heating system that does not incorporate all of the features described above are NOT acceptable.

Where fitted the loft hatch door is left open.

If any claim is made then **we** reserve the right to request from **you** any bills for any utilities being supplied to the **home** for verification by **us**.

6. Section One – Buildings

- a) Peril 3, Storm, flood or weight of snow, removal of
'Loss or damage to any moveable **contents** in the open' from 'What is not covered'.
- b) Peril 9, **Subsidence**, or **heave** of the site upon which the **buildings** stand or **landslip**, removal of:
'the exterior walls of' from 'What is not covered', bullet point 1

