LET HOME INSURANCE
Policy Summary

Introduction

Our Let Home insurance policy is designed for owners or leaseholders who let out private houses and flats to tenants and wish to insure the buildings and/or contents.

This document includes a general summary of the insurance provided by our Let Home policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Our policies run for a period of 12 months. Prior to expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period.

Buildings

Significant Features and Benefits

BUILDINGS
Property insured as buildings including domestic outbuildings and garages, permanent landlord’s fixtures and fittings (including fitted carpets in common parts of a block of flats that you are responsible for), solar panels, tennis courts, swimming pools, terraces, patios, paths, walls, gates, fences and hedges.

THE STANDARD PERILS
Buildings are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft involving forcible and violent entry or exit, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

ADDITIONAL COVER FOR BUILDINGS
• Accidental breakage of fixed glass, ceramic hobs and sanitary ware and accidental damage to underground services to the home.
• Loss of rent and the cost of temporary accommodation following insured damage are covered up to 20% of the buildings sum insured.
• Costs of architects’, surveyors’ and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss.
• The cost of tracing and accessing the source of leaking oil or water, up to £2,500.
• The cost of restoring damage to landscaped gardens and clearing drains caused by the emergency services, up to £1,000.

FULL ACCIDENTAL DAMAGE OPTIONAL EXTENSION
This cover may be added as an additional peril upon referral.

LIABILITY

Your legal liability as owner of the buildings of the home and its land, to a limit of indemnity of £2,000,000 plus legal costs and expenses.
SUM INSURED
Before a quotation for home buildings insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost of rebuilding, as new, the building of the home plus an allowance for architects’, surveyors’ and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss. If you require assistance in assessing the correct sum insured for the buildings, your insurance intermediary can provide guidelines as issued by the Association of British Insurers, or you could seek advice from a professional valuer.

BASIS OF SETTLEMENT
Provided that at the time of the loss or damage the sum insured is not less than the replacement cost and the buildings are in a good state of repair, the insurer will, at its option, pay either the cost of repair or the replacement cost.

The replacement cost is the cost of rebuilding the buildings in the same size, style and condition as new.

If the sum insured is less than the replacement cost, the insurer will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, the insurer will only pay for one half of the amount lost or damaged.

If the buildings are not in good repair, or if repair or replacement is not carried out, the insurer will at its option pay
1) the cost of repair or replacement, less a reduction for wear and depreciation or
2) for reduction in market value caused by the loss or damage.

Significant and Unusual Exclusions or Limitations
Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to buildings, which are similar to those applied by other insurers. We would specifically draw your attention to the following

Unless specifically advised to you to the contrary, you will bear the first £100 of each claim, increasing to:
- the first £250 in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer and
- the first £1,000 in respect of Subsidence, Ground Heave and Landslip, unless advised of a higher excess.

If, for more than 60 consecutive days, the home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, malicious persons or vandals, accidental breakage or accidental damage will not be provided.

No cover shall apply for loss or damage by malicious persons or vandals or as a result of theft or attempted theft which your tenants have caused, allowed, chosen to overlook or have not reported to the police.

Contents

Significant Features and Benefits

CONTENTS
Property insured as contents consists of domestic furniture and furnishings, tenants’ interior decorations and fixtures and fittings for which you are responsible, satellite dishes, receiving aerials and their fittings and masts which belong to you or are your responsibility. The term contents does not include money, jewellery, watches, gold, silver, precious metals, gemstones, furs, pictures, curios and other works of art, stamp coin and medal collections, radios, home computers and audio and video equipment or property more specifically insured by this or any other policy.

THE STANDARD PERILS
Contents are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft involving forcible and violent entry or exit, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

ADDITIONAL COVER FOR CONTENTS
Accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture.
Accidental damage to satellite dishes, receiving aerials and their fittings and masts.
Up to 20% of the contents sum insured following insured damage for loss of rent and the costs of temporary accommodation.
Up to £1,000 for loss of metered water or oil following accidental damage to water and heating installations at the Home.
Up to £250 for loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the Home.

ACCIDENTAL DAMAGE OPTIONAL EXTENSION
This cover may be added as an additional peril upon referral.

LIABILITY
Your legal liability as owner of the contents of the home, to a limit of indemnity of £2,000,000 plus legal costs and expenses.
THE SUM TO BE INSURED
Before a quotation for contents insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost to replace, as new, all of the contents of the home.

BASIS OF SETTLEMENT
Provided that at the time of loss or damage the sum insured is not less than the full replacement cost, the insurer will, at its option
1) replace the item(s) as new or
2) pay the cost of repair for items which can be economically repaired or
3) pay the full replacement cost.

The full replacement cost is the cost of replacing all contents as new.
If the sum insured is less than the full replacement cost, Insurers will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, Insurers will only pay for one half of the amount lost or damaged.

LIMITS CONTAINED IN THE POLICY
There is a limit for contents in the open within the boundaries of the land appertaining to the home of £250.

Significant and Unusual Exclusions or Limitations
Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to contents, which are similar to those applied by other insurers. We would specifically draw your attention to the following.

Unless specifically advised to you to the contrary, you will bear the first £100 of each claim, increasing to the first £250 in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.

If, for more than 60 consecutive days, the home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage or loss of metered water or heating oil will not be provided.

No cover shall apply for loss or damage by malicious persons or vandals or as a result of theft or attempted theft which your tenants have caused, allowed, chosen to overlook or have not reported to the police.

Automatically included in the policy

INDEX LINKING
Sums insured are index linked to protect against inflation.

HELPLINES
You will be entitled to use the helpline facility which, as well as offering qualified legal opinion on personal matters, will also offer advice for domestic emergencies such as burst pipes or floods.

General

ACCEPTANCE
Any quotation provided for this insurance is subject to your satisfactory completion of a proposal, a copy of which will be provided on request.

PROTECTING AGAINST INTRUDERS
We require the home to be fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). You will be requested on the proposal to state the extent of security at the home. An acceptable alternative to the undernoted will be considered.

FINAL EXIT DOOR – A 5 lever mortice or rim deadlock to British Standard 3621.

METAL FRAMED SLIDING DOORS – The manufacturer’s key operated deadlocks or security bolts or any key operated device fitted by a qualified locksmith.

OTHER EXTERNAL DOORS – The same as for the final exit door or by two key operated mortice or surface mounted security bolts fitted vertically top and bottom and with removable keys.

WINDOWS – All opening windows, fanlights and skylights at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes by a key operated window lock with removable keys except any opening windows protected by securely fixed solid steel bars, grilles, expanded metal or weld mesh.

LOUVRE DOORS AND WINDOWS – Panes should be secured to their frames by adhesive to prevent removal.

BURGLAR ALARMS – These should be carefully installed and Insurers will require details of the installation and maintenance agreements, together with information of the other protection devices (e.g. locks) in the home.

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Notification of claims
If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim, contact Ember JD in the first instance on 01932 411084 to verify your claim during opening hours 9am to 5pm Monday to Friday, excluding bank holidays or contact Amlin outside hours number below. Claims are then dealt with by the Amlin claims department.

For outside office hours claims advice please call 01245 396688.

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property. The policy document provides full details of the action you should take in the event of a claim.

LANGUAGE
The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.

LAW
There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

INSURER
Lloyd’s Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin UK Limited.
The Domestic and Legal Helplines are provided by MSL Legal Expenses Ltd.

CANCELLATION
If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and cancel back to the date of inception or renewal, we will refund the premium, provided that you have not made a claim during this period. Cancellation during the 14 day reflection period is subject to a £25.00 administration charge.

You may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation. No return of premium paid will be allowed if a claim has occurred during the same insurance period.

We may cancel this insurance on behalf of the insurer by sending 30 days’ notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

COMPENSATION SCHEME RIGHTS
In the event that the insurer is unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme. Further information is available from FSCS. Tel: 0800 678 110 or 0207 741 4100.

COMPLAINTS PROCEDURE
It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

Ember JD Insurance Brokers and the insurers mentioned herein are authorised and regulated by the Financial Conduct Authority.