

keyfacts

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

Name of the insurance undertaking

The Insurer of this policy is Norwich Union Insurance Limited whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Norwich Union Insurance Limited is authorised and regulated by the Financial Services Authority.

Type of Insurance and Cover

The Lettings policy is specifically designed to offer home insurance for landlords who are letting their property to tenants. The policy offers Buildings insurance for the landlord, automatically including (free of charge) Contents cover set at 7.5% of the Buildings sum insured. The Contents section does however only cover carpets, curtains, beds, tables, chairs and wardrobes. The Home Emergency Cover and Legal Protection cover are optional extensions to the Lettings policy.

Significant and unusual exclusions or limitations relevant to all Sections

You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and the actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.

You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £ 100 (unless you have selected otherwise at application stage) but an excess of £1,000 applies for subsidence, heave and landslip under the Building Section.

Certain cover may be affected if any endorsements/clauses are shown on your policy schedule - e.g. Excluding cover relating to an unsupported wall.

Buildings Section - see Buildings section of policy booklet for full details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft & accidental damage, as described in the policy booklet.

In addition cover is provided for:

- alternative accommodation following an insured loss
- accidental damage
- the buyer when you are selling your home
- your legal liability as owner of your home

Significant and unusual exclusions or limitations

- Damage by corrosion, rot, fungi, insects or wild animals.
- Certain losses or damage when your home is unoccupied or unfurnished for more than 90 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
- Certain loss or damage caused by you or your tenants.
- Damage by faulty workmanship, defective design or the use of defective materials.
- Loss or damage to your buildings from any cause not listed in the policy booklet.

Contents Section - see Contents Section of policy booklet for full details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood & theft and covers only carpets, curtains, wardrobes, beds, tables and chairs, as described in the policy booklet.

In addition, cover is provided for your liability to domestic employees and in a personal capacity.

Significant and unusual exclusions or limitations - see Contents Section of policy booklet for details.

- Certain losses or damage when your home is unoccupied for more than 90 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
- Theft or malicious damage caused by you or your tenants.
- Loss or damage to your contents from any cause not listed in the policy booklet.
- Loss or damage to contents in the open.
- Loss or damage to contents kept in garages or other outbuildings.

Legal Expenses Insurance Section

This is a legal expenses insurance policy which will help provide legal advice and representation if you have a legal dispute which is insured under the policy.

Name of the insurance undertaking

The Legal Protection section of this policy is insured by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Significant features and benefits

In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Property damage : Someone causes damage to your property.

Significant Exclusions or Limitations : The extent of the damage must be more than £1,000.

Recovering possession : You wish to get possession of your property from your tenants.

Significant Exclusions or Limitations : Your property must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act or Housing (Scotland) Act. You must be trying to get possession under the mandatory grounds (1 to 8 as shown in the Schedules of the above Acts); or under Part 1 section 21 for England and Wales or Part 2 section 33 in Scotland if the term of the tenancy has expired. You must give the tenant the correct notices telling him or her that you want possession of your property.

Repossession of residential letting to a business : You have let your property to a business for residential purposes and wish to get possession.

Repossession by resident landlord : You live in your property as landlord and wish to get possession.

Eviction of squatters : Someone is living in your property without your permission and you wish to evict them.

Recovering rent arrears : You wish to recover rent arrears from your tenants.

Significant Exclusions or Limitations : Registering rents, reviewing rents or any matter to do with rent, rate or land tribunals or a rent assessment committee.

Prosecution defence : We will defend any criminal prosecution brought against you that arises from you letting out your property.

Significant Exclusions or Limitations :We do not pay court orders.

Hotel expenses : We will pay your hotel expenses while you try to get a possession order for your property so you can live in it.

Significant Exclusions or Limitations : Cover is for up to £75 per day for a maximum of 30 days.

24 Hour Telephone helplines : Advice on personal legal problems within UK and EU law, Domestic Assistance DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting the property.

Significant Exclusions or Limitations :The contractor's charges are your responsibility.

Significant and unusual exclusions or limitations applying generally to the Legal Expenses section

It must be more likely than not that you will recover damages or make a successful defence of your claim (this does not apply to prosecution defence).

External costs are limited to £25,000 and this includes opponents' costs. Costs incurred before DAS agrees to appoint a representative to help an insured person are excluded.

Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help you.

Cancellation rights

You have the right to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy booklet, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under all Sections other than Legal Protection, call Select and Protect on 0845 3456 800 between 9.00am and 6.00pm Monday to Friday.

If you have selected the relevant cover, to report Legal Protection claims, please send the details in writing to Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH or an email to NewClaims@das.co.uk and a claims form will be issued. For assistance, you can call the helpline on 0117 934 0553.

To make a claim you will need to give your policy number or your postcode, plus details of the incident.

The policy will be arranged and administered by
Select & Protect, PO Box 5730, Southend on Sea SS1 2ZT.
Select & Protect is authorised and regulated by the Financial Services Authority.