



LANDLORDS INSURANCE

KEY FEATURES.

INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.



▶ ABOUT LEGAL & GENERAL.

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies.

Legal & General Insurance Limited is authorised and regulated by the Financial Services Authority for insurance business. We are entered on their register under number 202050.

You can check this at www.fsa.gov.uk or by phoning them on:



0300 500 5000

This contract is governed by the law of England and Wales and we will communicate in English throughout the course of this contract.



USEFUL PHONE NUMBERS.

GENERAL ENQUIRIES:

Property insurance

0370 900 3110

MAKING A CLAIM:

Property (buildings and contents) insurance

0370 900 5565 (24 hour)

Home emergency cover

(provided you have selected buildings cover)

0845 155 6403 (24 hour)

Legal expenses, rent guarantee and eviction
of squatters (if selected)

0370 050 1576 (24 hour)

Legal helpline

0370 050 0962 (24 hour)

Call charges will vary. Calls may be recorded and monitored.

The logo consists of the word "keyfacts" in a white, lowercase, sans-serif font, enclosed within a black speech bubble shape that points downwards and to the right. A registered trademark symbol (®) is located to the upper right of the word.

keyfacts[®]

A large, dark red arrow pointing to the right, positioned to the left of the main text block.

POLICY SUMMARY.

We have designed this policy to protect the property and your contents. This policy summary is only a brief guide to your cover and exclusions. You can find the full terms, conditions and exceptions in the policy booklet that we will send you when your cover starts. If you would like a copy before then, just ask us.

The terms, conditions, exceptions and excesses in your policy will apply to each property in the same manner as if each had been insured by a separate policy.

This insurance is provided by Legal & General Insurance Limited except home emergency cover, which is provided by Inter Partner Assistance SA and administered by HomeServe Claims Management Limited.

BUILDINGS.

With our Standard or Select options, you may choose the buildings insurance suitable for each property.

STANDARD OPTION

Our Standard option covers rebuilding costs up to £800,000 for each property.

For this, the property must:

- be a house or bungalow (not a flat or maisonette);
- be built of brick or brick with timber frame (after 1960) or stone or concrete with a slate, tile, concrete, metal or asphalt roof;
- be built after 1849; and
- have five bedrooms or less.

SELECT OPTION

You may be able to insure under our Select option if a property does not meet the Standard option requirements or if the rebuilding limit of £800,000 is not suitable. You can choose a different sum insured under our Select option, which we will automatically adjust in line with inflation.



OPTIONAL EXTENDED ACCIDENTAL DAMAGE OR MALICIOUS DAMAGE BY TENANTS

For an additional premium, you may be able to cover extended accidental damage (such as banging a nail through a pipe or putting a foot through the ceiling while in the loft) and malicious damage by your tenants. See 'What is not covered' on pages 4 and 5 for some of the exclusions and excesses. This cover will not apply in certain circumstances, for example if any of the tenants in the property are students or where satisfactory credit references have not been obtained.



For full details about your cover and the exclusions see **section 1** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

WHAT IS COVERED

We will insure the home against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- subsidence, heave or landslip;
- theft or attempted theft;
- escape of water and leakage of oil; and
- falling trees.

We also cover:

- Accidental damage to underground pipes or cables serving the home.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Your legal liability as owner of the property for injury or damage to others or for damage to their property, up to a maximum of £2 million for a single claim.
- Up to £40,000 for your loss of rent or for providing alternative accommodation for the tenant following damage caused by an insured event.

WHAT IS NOT COVERED

- A policy excess of:
 - £100 for each and every claim; or
 - £250 in the event of escape of water and (if chosen) accidental damage or malicious damage by tenants;
 - £1,000 in the event of subsidence, heave or landslip.
- Damage to fences, gates and hedges caused by storm or flood.
- Loss or damage caused by underground water.
- Malicious damage by tenants. (This may be insured under optional extended accidental damage or malicious damage by tenants, subject to the exclusions and excess applicable to that paragraph).
- Theft or attempted theft by tenants.
- Loss or damage resulting directly from the home being used for any illegal purpose.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by escape of water or frost if the property is unoccupied for more than 40 consecutive days.

WHAT IS COVERED (continued)

We also cover various other costs you might incur, including:

- The cost of tracing water or oil leaks inside the home, including damage caused while finding the leak, up to £5,000.
- Up to £150 home emergency cover for call out fees, labour costs and materials to make the home safe after an emergency such as a burst pipe or break in.

WHAT IS NOT COVERED (continued)

- Loss or damage caused by malicious acts or vandalism, theft or attempted theft, leakage of oil, accidental breakage of fixed glass or fixed sanitaryware if the property is unoccupied for more than 90 consecutive days. Additionally, if the property is unoccupied for between 40 and 90 days, the standard excess of £100 is increased to £500 for these perils.

Also see 'Unoccupancy' and 'Type of tenancy and tenant' under 'Important information' on page 11.

CONTENTS.

You can choose the contents insurance suitable for your needs.

Contents insurance is not available without buildings, except in circumstances where the buildings are tied to another insurer, such as in the case of a leasehold flat.



OPTIONAL ACCIDENTAL DAMAGE OR MALICIOUS DAMAGE BY TENANTS

For an additional premium, you may be able to cover accidental damage (such as spilling coffee on your carpet) and malicious damage by your tenants. See 'What is not covered' below and on page 7 for some of the exclusions and excesses. This cover will not apply in certain circumstances, for example if any of the tenants in the property are students or where satisfactory credit references have not been obtained.



For full details about your cover and the exclusions, see **section 2** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

WHAT IS COVERED

We will insure your contents against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood;
- theft or attempted theft;
- escape of water and leakage of oil; and
- falling trees.

WHAT IS NOT COVERED

- A policy excess of £100 for each and every claim or in the event of escape of water or accidental damage or malicious damage by tenants (if chosen), an excess of £250.
- High risk property such as TVs, pictures, works of art and clocks.
- Property belonging to or the responsibility of the tenant.
- Malicious damage by tenants. (This may be insured under optional accidental damage or malicious damage by tenants, subject to the exclusions and excess applicable to that paragraph.)
- Theft or attempted theft by tenants.

WHAT IS COVERED (continued)

- Up to £1,000 for loss or damage to contents in the common parts of the home to which the tenants have access.
- Up to 5% of the contents sum insured for contents in outbuildings (minimum £1,000).
- Replacing locks to the external doors of the home if the keys are stolen, up to £750.
- Contents in the garden, within the home's boundaries, up to £500.
- Loss of metered water as a result of accidental damage to the water or heating installations, up to £1,000.
- Your legal liability as the landlord for injury to others or damage to their property. We will pay up to £2 million for a single claim.

Your sum insured will be automatically adjusted to keep pace with inflation.

WHAT IS NOT COVERED (continued)

- Loss or damage resulting directly from the home being used for any illegal purpose.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by escape of water if the property is unoccupied for more than 40 consecutive days.
- Loss or damage caused by malicious acts or vandalism, theft or attempted theft or leakage of oil if the property is unoccupied for more than 90 consecutive days. Additionally, if the property is unoccupied for between 40 and 90 days, the standard excess of £100 is increased to £500 for these perils.

Also see 'Unoccupancy' and 'Type of tenancy and tenant' under 'Important information' on page 11.

LEGAL EXPENSES, RENT GUARANTEE AND EVICTION OF SQUATTERS.

If you insure your buildings or contents with us, you can also choose to take out extra cover for legal expenses, rent guarantee and eviction of squatters.

In order to qualify for rent guarantee cover the following conditions will apply:

- i) The tenant must be 18 or over.
- ii) The monthly rent must not exceed £2,000.
- iii) The landlord or managing agent must:
 - Not allow a tenant to enter into possession of the home unless a tenancy agreement has been completed and signed by all parties.
 - Ensure that all necessary pre-grant notices are served to the tenant prior to granting the tenancy.
 - Obtain satisfactory credit references, including verification of employer's reference and previous landlord's reference, before granting the tenancy.
 - Not enter into a tenancy agreement with a student or a tenant who is in receipt of Housing benefit or another form of assistance from the DWP, unless a person who complies with the point above acts as a guarantor and is assigned to the tenancy agreement.
 - Not allow any tenant into occupation unless the first month's rent and deposit have been paid.
 - Prepare a detailed inventory of the contents and condition of the home.

Please note that where tenancy commenced before this insurance policy is taken out, we will not accept any claim where the insured event occurs within the first 90 days of the insurance starting.

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For full details about your cover and the exclusions, see **section 3** of the policy booklet that we will send you when your cover starts. If you want a copy before then, please ask us.

WHAT IS COVERED

Legal expenses

- Cover is provided for irrecoverable costs and fees to pursue or defend claims involving breach of tenancy agreement.

Rent guarantee

- Cover is provided for unpaid rent in excess of one month up to 12 months or until vacant possession is gained, whichever happens first.
- Once vacant possession is obtained and the property is in a suitable condition to be re-let, benefit will continue to be paid at a rate of 50% of the monthly rent for a further three months or until such a time as the property is re-let, whichever happens first.

Eviction of squatters

- To negotiate for your legal rights to evict anyone who is not your tenant or ex-tenant from your property and who has not got your permission to be there.

The maximum amount payable for legal expenses and rent guarantee in total in any 12 month period of cover is £50,000.

WHAT IS NOT COVERED

Benefit will not be paid for legal expenses where:

- There are insufficient prospects of success.
- The amount in dispute is less than £250.
- The insured event commenced before the start date of the cover or where the policyholder had reason to know that the event was likely to occur when taking out the cover.

Benefit will not be paid for rent guarantee for:

- Any claim which would be excluded under the legal expenses cover.
- Any claim where there are insufficient prospects of success to gain vacant possession of the property and/or recover any unpaid monthly rent.
- Claims notified more than 45 days after the insured event.
- Periods when the property is not available for re-letting once vacant possession is obtained.
- Periods when the property is advertised for sale or is the subject of a contract for sale.



**Claims will be handled for us by
DAS Legal Expenses Insurance
Company Limited, DAS House,
Quay Side, Temple Back,
Bristol BS1 6NH.**

IMPORTANT INFORMATION.

CANCELLATION

Our cancellation rights

- i) If you commit fraud or attempt to commit fraud, we will cancel your policy without any refund of premium.
 - ii) If we do not receive the full premium when due, we will cancel your policy and your cover will only be in force for the proportional period for which we have received payment. If we do not receive the full premium when due and you have made a claim in the current period of insurance, you must pay the full annual premium and no refund is due. We have the right to deduct all unpaid instalments and any outstanding premium from any claim that we may pay.
 - iii) We may cancel your policy by sending the policyholder 14 days' written notice to their most recent address known to us if any of the following circumstances occur:
 - You fail to carry out any reasonable recommendations we make to prevent loss or damage to the insured property.
 - You do not make good any damage to the insured property without delay and this increases the possibility of material loss, damage or injury.
 - You fail to maintain the buildings in sound condition and in good repair. If you are unsure as to the condition of your property, you should consult a suitably qualified expert.
 - You fail to give us any information and assistance we reasonably require.
- There is a change in the information contained within the statement of fact, which increases the possibility of material loss, damage or injury.
 - Any unreasonable behaviour by you including but not limited to abuse, offensive and/or threatening language or action.
- If we cancel your policy in accordance with iii), we will refund any premium you have paid for the period of unused cover from the date that the 14 days' written notice expires.

The policyholder's cancellation rights

The policyholder may cancel this policy at any time.

- i) If the policyholder has not made a claim in the current period of insurance, the policyholder may cancel this policy at any time and we will refund the premium paid for the period of unused cover.
- ii) If the policyholder has made a claim in the current period of insurance:
 - The policyholder may cancel the policy within 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later) and we will refund the premium paid for the period of unused cover.
 - The policyholder may cancel the policy after 14 days of receiving the policy documents or of the start or renewal date of the policy (whichever is later), but no refund of premium will be due.

HOW TO CANCEL YOUR POLICY

Please call us on:

0370 900 3110

UNOCCUPANCY

Conditions and exclusions apply when the property is not being lived in, including regular inspections and draining down the system. Refer to the policy booklet for full details.

TYPE OF TENANCY AND TENANT

We only insure homes let for private residential purposes under a single tenancy agreement between the landlord and the individual tenant(s) who live there. We do not insure properties let to housing associations, government departments asylum seekers or refugees.

HOW LONG YOUR CONTRACT WILL LAST

We will give you a 12 month contract, that is annually renewable in accordance with the general conditions applying to this policy.

HOW TO MAKE A CLAIM

For property (buildings and contents) claims, please call us on:

0370 900 5565 (24 hour)

For home emergency cover claims, please call HomeServe on:

0845 155 6403 (24 hour)

For legal expenses, rent guarantee and eviction of squatters claims, please call DAS on:

0370 050 1576 (24 hour)

FINANCIAL SERVICES COMPENSATION SCHEME

The Financial Services Compensation Scheme (FSCS) is designed to pay customers compensation if they lose money because a firm is unable to pay them what they owe for any reason. Your ability to claim from the scheme and the amount you may be entitled to will depend on the specific circumstances of your claim.

Most customers, including most individuals and small businesses, are covered by the scheme. You can find out more about the FSCS (including amounts and eligibility to claim) by visiting its website:



www.FSCS.org.uk

or calling:



0800 678 1100

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these are not possible, provide compensation. FSCS compensation covers payment up to 90% of the value of the claim per firm. There is no upper financial limit on the claim. However, the rules of the FSCS may change, and the FSCS may take a different approach on the application of these rules to a firm, depending on the circumstances of the failure of that firm.

▶ OUR COMPLAINTS PROCEDURE.

IF YOU HAVE A COMPLAINT OTHER THAN FOR HOME EMERGENCY OR LEGAL EXPENSES, RENT GUARANTEE AND EVICTION OF SQUATTERS

Please contact us quoting your policy number or claim number.

You should address your complaint to:

Legal & General Insurance
Centre City House, The Podium
5 Hill Street, Birmingham B5 4US
or telephone us on:



0370 900 3110

IF YOU HAVE A COMPLAINT IN RELATION TO LEGAL EXPENSES, RENT GUARANTEE AND EVICTION OF SQUATTERS

Please contact DAS quoting your policy number or claim number.

You should address your complaint to:

Customer Relations Department
DAS Legal Expenses Insurance Company
Limited, DAS House, Quay Side,
Temple Back, Bristol BS1 6NH
or telephone them on:



0370 050 1575

IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER

Please contact HomeServe quoting your policy number or claim number.

You should address your complaint to:

Customer Relations
HomeServe, Cable Drive
Walsall, West Midlands WS2 7BN
or telephone them on:



0845 155 6403

IF YOU REMAIN DISSATISFIED, YOU CAN COMPLAIN TO:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR



0300 123 9 123



**complaint.info@
financial-ombudsman.org.uk
www.financial-ombudsman.org.uk**



Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.

Call charges will vary. Calls may be recorded and monitored.



OTHER INFORMATION.

LEGAL HELPLINE

As part of your Legal & General policy you can call our Legal helpline for assistance. This is open 24 hours a day, 365 days a year.

This helpline is provided on our behalf by DAS Legal Expenses Insurance Company Limited. They will give you expert advice on any legal problem that directly affects you.

They will advise you on the laws and practices of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. DAS will confirm their advice in writing if appropriate.

They do not though, offer any advice about your business, trade or profession. There is no additional charge for using the helpline and we might even cover certain legal costs and expenses if you have chosen the legal expenses, rent guarantee and eviction of squatters section.



0370 050 0962

Call charges will vary. Calls may be recorded and monitored.

FEES

We may charge you a fee if you amend or cancel your policy. If your policy includes these fees they will be shown on your policy schedule that we will send you when your cover starts.



www.legalandgeneral.com



Legal & General Insurance Limited

Registered in England No. 00423930

Registered office: One Coleman Street, London EC2R 5AA

We are authorised and regulated by the Financial Services Authority (FSA registration number 202050).

We are members of the Association of British Insurers.

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