

## Landlords Buildings and Contents – Policy Summary

This Landlords Let Residential Insurance policy is arranged by Let Alliance and insured by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited (ERGO).

The Home Emergency for Landlords cover section of this policy is arranged by Arc Legal Assistance Limited and underwritten by AmTrust Europe Ltd.

This document provides a summary of the cover provided. Full details can be found in the policy wording which is available on request by contacting us on 01244 421 167 or emailing us at [insurance@letalliance.co.uk](mailto:insurance@letalliance.co.uk).

A copy of all your policy documents will also be provided to you if you take out a policy with us. Where a policy is arranged you should refer to your policy wording, policy schedule and any endorsements that apply for full details of the cover in force. This product is designed for Landlords who own and let their properties for rental income.

### Territorial Limits

Cover is available for tenanted properties in Great Britain, Isle of Man, Channel Islands and Northern Ireland.

### Type of Insurance

This Insurance is specifically designed for Landlords in the capacity of commercial customers, the policy is made up of 3 sections

Buildings Insurance

Contents Insurance

Home Emergency for Landlords

Your policy schedule sets out which sections of cover you have purchased and your sums insured.

### Insurer

This insurance is arranged by Let Alliance Insurance and the buildings and contents insurance is underwritten by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 435184. Great Lakes Insurance UK Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 955859. The Home Emergency for Landlords is administered by Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).



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**Period of Insurance**

This covers runs for 12 months between the dates detailed in your policy schedule, renewable annually.

**Law and Jurisdiction applicable**

The parties to a contract of insurance are free to choose the law and jurisdiction applicable to that contract. In the absence of any agreement to the contrary stated on the **Schedule**, the laws of England and Wales will apply and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

**Important Information**

This Policy Summary does not describe all the terms and conditions of the policy in full.

Please take the time to read your policy wording in conjunction with the policy schedule and make sure you understand the extent of the cover provided.

Insurance cannot cover you for everything which may go wrong, there are limits to cover, conditions, requirements of you and fundamental principles which apply in all cases.

This policy is a contract of indemnity which means it is designed to put you back in the same position as you were immediately before your insured loss, not better or worse, but the same. We expect you to act with due care in relation to the risks covered by this policy which means taking any reasonable precaution and avoiding any unreasonable risk which you would normally take or avoid if this policy did not exist.



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### Significant features, benefits, exclusions, limitations or conditions of the policy

Landlords Buildings and Contents Cover		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
The Buildings and Contents sections covers loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, subsidence, heave, escape of water or oil, riot / civil commotion, malicious acts, theft / attempted theft, impact, falling trees or fixed aerals	<p>Loss or damage caused by smog, industrial or agricultural output.</p> <p>Loss or damage caused by escape of water or oil, theft or attempted theft or malicious damage if the Buildings have been unoccupied for more than 90 days.</p> <p>Loss or damage caused by subsidence to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main building is damaged at the same time.</p> <p>Loss or damage caused by maintenance to trees</p> <p>Loss or damage to gates and fences</p> <p>Loss or damage to aerals, dishes and masts</p>	Buildings and Contents – Refer to Section 1 & 2 of the policy wording.
Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs, forming part of the Property.	<p>Loss or damage whilst the buildings are unoccupied or unfurnished for 90 days.</p> <p>Malicious loss or damage caused by you or your tenants.</p>	Buildings – Refer to Section 1 of the policy wording
Accidental Damage to underground pipes, cables and services.	Loss or damage due to wear and tear, gradual deterioration, faulty materials, workmanship or as a consequence of any Repairs	Buildings – Refer to Section 1 of the policy wording
Loss of rent and / or alternative accommodation whilst the home is uninhabitable following and insured loss or damage.	<p>The maximum payable is 20% of the buildings sum insured.</p> <p>Losses incurred in a period exceeding 12 months from the date of the incident.</p>	Buildings and Contents - Refer to Section 1 & 2 of the policy wording.
The cost of increased metered water charges following escape of water.	The maximum payable is £750	Buildings – Refer to Section 1 of the policy wording
Expenses incurred for: 1. Removal of debris 2. Compliance with Government or Local Authority requirements 3. Architect and surveyors fees	<p>Any fees charged in preparation of a claim.</p> <p>Costs for complying with requirements you were notified of before the loss or damage</p>	Buildings – Refer to Section 1 of the policy wording



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Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Landlords Legal Liability covering all sums for which you are legally liable to third parties following accidental death, injury or damage to third party property arising from the ownership of the property.	Liability arising from: <ul style="list-style-type: none"> <li>• Bodily injury or death to any person who is engaged in <b>Your</b> service, or is a member of <b>Your</b> family or household.</li> <li>• Damage to Property under your custody or control</li> <li>• Any profession, occupation or business other than the private letting of the property.</li> <li>• Ownership, possession or operation of mechanically propelled vehicles, power operated lifts, aircraft or watercraft, caravans whilst being towed or dogs under the Dangerous Dogs Act 1991.</li> <li>• Ownership or use of any land or buildings not situated within the insured Property site.</li> <li>• Pollution or contamination</li> <li>• If <b>You</b> are entitled to indemnity under any other insurance.</li> <li>• Any cost or expense not agreed by <b>Us</b> in advance in writing</li> <li>• Legal liability, which is assumed by <b>You</b> under agreement unless such liability would have arisen in the absence of that agreement.</li> </ul> The maximum payable is £5,000,000	Buildings and Contents - Refer to Section 1 & 2 of the policy wording.
Accidental Damage to the Buildings	Loss or damage caused by uninsurable risks, vermin, fungus or domestic pets.  Loss or damage where the buildings are unoccupied for more than 90 days.  Cost of maintenance, alterations, renovations or repairs, faulty workmanship or wet or dry rot.  Any loss or damage which is insured by the tenant or any amount recoverable by the tenant.	Buildings – Refer to Section 1 of the policy wording
Cost of replacing locks if your keys are lost / stolen	The maximum payable is £500  Any thefts not reported to the police.	Contents - Refer to Section 2 of the policy wording
Various policy excesses available	The first £1,000 for any subsidence claims  The first £250 in respect of any storm, flood, or escape of water or oil claims. This increases to £500 if the property has been unoccupied for more than 45 days.  The first £250 for any claims in respect to theft or attempted theft, malicious acts or vandalism, accidental damage to fixed glass or sanitary fixtures, or accidental or malicious damage by tenants if the property has been unoccupied for 45 days. The policy franchise limit of £100 below which no claim payment is made and which is applicable to all policy sections (unless an excess is selected).	Buildings and Contents - Refer to Section 1 & 2 of the policy wording.



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Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Basis of Claims Settlement	<p>In the event of loss or damage to buildings due to any of the perils in the buildings section, we will pay:</p> <ul style="list-style-type: none"> <li>i) the Cost of Reinstatement of the Buildings provided that reinstatement or replacement takes place in accordance with the Reinstatement Conditions set out in the policy wording,</li> <li>ii)</li> <li>iii) Where reinstatement or replacement of the Buildings does not take place in accordance with above for any reason whatsoever the Alternative Basis of Settlement Condition will apply.</li> </ul> <p>In the event of loss or damage to Your Landlords Contents covered under the Contents section of the Policy, we will replace the damaged Landlords Contents as new provided that the Sum Insured is at least equal to the cost of replacing all the Landlords Contents. At Our option, We may either pay the cost of replacing the lost or damaged item as new or pay the cost of repairing the item. However, we will not pay more than the cost of an equivalent replacement.</p>	<p>Buildings – Refer to Section 1 of the policy wording</p> <p>Contents - Refer to Section 2 of the policy wording</p>
Sets/ Suites	<p>We will not pay for the cost of replacing or repairing any undamaged part(s) of the buildings which forms part of a pair, set, suite or part of a common design.</p> <p>We will not pay for the cost of replacing or recovering or remodelling any undamaged item(s) of the Landlords Contents just because it forms part of a pair, set, suite or part of a common design.</p>	<p>Buildings – Refer to Section 1 of the policy wording</p> <p>Contents - Refer to Section 2 of the policy wording</p>
General Exclusions	<p>Loss or damage of liability arising from any incident arising from nuclear fuel or nuclear waste, toxic, explosive or radioactive contamination from such activities.</p> <p>Acts of war or nationalisation or requisition or destruction of property through consequence of war.</p> <p>Loss or damage directly or indirectly caused by or in connection with any act of terrorism.</p> <p>Loss or damage from pressure waves caused by aircraft or other flying devices travelling at supersonic speeds.</p> <p>Loss or damage as a result of wear and tear, rusting or corrosion.</p> <p>Loss or damage caused by domestic pets, insects or vermin.</p>	Refer to General Exclusions applying to Section 1 & 2 of the policy wording



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### Optional Extensions to the Policy

Malicious damage to the buildings caused by Tenants	<p>Loss or damage caused by uninsurable risks, vermin, fungus or domestic pets.</p> <p>Loss or damage where the buildings are unoccupied for more than 90 days.</p> <p>The first £250 of any claim if the property has been unoccupied for more than 45 days.</p> <p>Cost of maintenance, alterations, renovations or repairs, faulty workmanship or wet or dry rot.</p> <p>Any loss or damage which is insured by the tenant or any amount recoverable by the tenant.</p>	Buildings – Refer to Section 1 of the policy wording
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Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Accidental or Malicious Damage to contents caused by Tenants.	<p>Loss or damage caused by normal wear and tear, vermin, fungus or domestic pets.</p> <p>Loss or damage if the property is unoccupied for 90 days or more.</p> <p>The first £250 of any claim if the property has been unoccupied for more than 45 days.</p> <p>Loss or damage as a result of mechanical or electrical breakdown, cleaning or making repairs or alterations.</p> <p>Loss or damage is which is insured by or recoverable from the tenant.</p>	Contents - Refer to Section 2 of the policy wording

### Home Emergency for Landlords Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Plumbing and Drainage	<p>Emergency repairs following damage to or failure of the plumbing and drainage system which:</p> <ul style="list-style-type: none"> <li>a. Means that internal flood or water damage is a likely consequence;</li> <li>b. Means that you do not have access to a useable toilet within you home; or</li> </ul> <p>Causes blocked external drains that are solely your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.</p>	Home Emergency for Landlords – Refer to Section 3 of the policy wording



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Internal Electricity	Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by carefully re-setting the fuse box and would not be more appropriately resolved by the regional network supplier.	Home Emergency for Landlords – Refer to Section 3 of the policy wording
Gas & Electrical Supply	After the National Gas Emergency Service has visited your home and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe. Our contractor will also turn your gas supply back on.	Home Emergency for Landlords – Refer to Section 3 of the policy wording
Security	Emergency repairs following damage or failure of the following items which would render the main living area of the home insecure and easily accessible to intruders: <ul style="list-style-type: none"> <li>a. External lock.</li> <li>b. External window.</li> <li>c. External door.</li> </ul>	Home Emergency for Landlords – Refer to Section 3 of the policy wording
Primary Heating System	Emergency repairs following the complete breakdown of the primary heating system which: <ul style="list-style-type: none"> <li>a. Results in the complete loss of heating and/or;</li> <li>b. Results in the complete loss of hot water.</li> </ul>	Home Emergency for Landlords – Refer to Section 3 of the policy wording
Pests	Emergency repairs following an infestation as a result of the following Pests in and/or attached to the home and there is clear evidence of the infestation. <ul style="list-style-type: none"> <li>a. Wasps' nests.</li> <li>b. Hornets' nests.</li> <li>c. Mice.</li> <li>d. Rats.</li> <li>e. Cockroaches.</li> </ul>	Home Emergency for Landlords – Refer to Section 3 of the policy wording

Home Emergency for Landlords Cover		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Sections
Significant Exclusions	<p><b>Plumbing and Drainage:</b> There is no cover for blocked toilets and/or drains where this has been caused as a consequence of misuse or the internal workings of the flush.</p> <p><b>Internal Electricity:</b> There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any lightbulbs.</p> <p><b>Primary Heating System:</b> There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)</p>	Home Emergency for Landlords – Refer to Section 3 of the policy wording



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	<b>Pests:</b> There is no cover for any repeat claims where you have failed to follow previous guidance from us or the contractor to prevent continued or further infestation.	
Significant Limitations	<b>Waiting Period:</b> There is no cover for any claim arising within the first 48 hours from the date of commencement of this insurance unless you held equivalent insurance immediately prior to the commencement of this policy.  <b>Wear and Tear:</b> We won't provide cover for any general wear and tear.  <b>No Emergency Repair:</b> There is no cover where our contractor has advised there is no emergency repair available.  <b>Known Loss or Damage:</b> If you are found to have known about a loss or damage arising from an emergency prior to the start date of this policy, the insurer will withdraw cover	Home Emergency for Landlords – Refer to Section 3 of the policy wording

### Summary of Key Limits:

<b>Buildings Insurance</b>	
Sum Insured	As stated in the Policy Schedule
Trace and Access	Up to £25,000
Increased Metered Water Charges	Up to £750
Loss of Rent/ Alternative Accommodation	Up to 20% of the Sum Insured
Landlords Legal Liability	Up to £5,000,000
Legal Liability as an Employer	Up to £10,000,000
Accidental Damage Including Malicious Damage by Tenant	Option Available
<b>Contents Insurance</b>	
Sum Insured	As stated in the Policy Schedule
Single Article Limit	Up to £1,500
Cost of replacement locks	Up to £1,000
Alternative Accommodation	Up to 20% of the Sum Insured
Legal Liability to the Public	Up to £5,000,000
Accidental and Malicious Damage by Tenant	Option Available
<b>Home Emergency for Landlords Cover</b>	
Limit per claim	£500 including parts, labour, materials and VAT

### Your rights of Cancellation:

Your full cancellation rights can be found in your policy wording document.

**Please be aware that a refund will not be given if a claim has been made on the policy.**



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### Complaints:

Let Alliance is committed to providing the highest standards of customer service. Whilst we work hard to achieve this, we recognise that there may be occasions when problems arise, and you can help us by telling us what you think of our service. We welcome all your comments, whether they're suggestions, compliments or complaints.

### How to complain to Let Alliance:

Many things can be sorted out by speaking to us directly by phone, and often this will usually be enough to put matters right. However, if you prefer, you can make your complaint in writing, by email or post.

#### Post:

Customer Experience Team

Let Alliance

Hestia House

Edgewest Road

Lincoln

LN6 7EL

Phone: 01244 421 261

Email: [feedback@letalliance.co.uk](mailto:feedback@letalliance.co.uk).

In order for us to deal with your complaint as quickly as possible, it will help us if you mark your correspondence "Complaint" and provide as much information as you can. Try to include details such as policy reference numbers, details of who you have been dealing with, how to get in touch with you and what you would like us to do to resolve the matter.

Alternatively you are also entitled to contact the Insurers. Our Policy Wording sets out the full complaints procedure, including all contact details.

We and our Insurers are subscribed to the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

### Financial Service Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if your insurer is unable to meet its liabilities under this insurance.

Further information about compensation scheme arrangements are outlined the policy wording or available from the FSCS.

### Please ensure that you review your policy regularly to make sure that it continues to meet your needs.

Certain changes of circumstances may not be covered by this policy or may be subject to an additional charge, it is important you disclose any changes to the risk or your circumstances as soon as possible. Not doing so may affect policy cover.

This document may be available in various different formats for accessibility purposes, so please contact us if you require alternative formats.

If you have any queries concerning this document, the information it contains or the cover in general please contact Let Alliance by phone on 01244 421 167 or by email at [insurance@letalliance.co.uk](mailto:insurance@letalliance.co.uk)



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