

# UKinsuranceNET Landlords' Insurance Policy

Underwritten by Zurich Insurance plc



# Your insurance policy

Your policy provides cover for the sections and the period of insurance shown in your schedule.

This policy is an agreement between you and us but is only valid if you pay the premiums. It is based on the information you gave us and confirmed to us during the application process or subsequently. Your policy provides the cover for the period of insurance shown in your schedule. You must read these terms and conditions together with your schedule and any specifications or endorsements as one contract.

## **If I take out cover but then change my mind, can I get my premium refunded?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us or UKinsuranceNET of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit

to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

You must tell us immediately if at any time any of the information on which this insurance is based is incorrect or changes for example you or any person in your home having a conviction, pending prosecution or police caution for any offence other than driving offences or change of occupancy (e.g. property let to third party) or occupation. Failure to do so may result in your insurance no longer being valid and claims not being met. If in doubt about any change, please let us know. The changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

The conditions and exclusions that apply to all sections of your policy are shown on pages 13 & 14. Please make sure that you read these as well as the cover shown in each section.

If we pay a claim for the same cause happening at the same time under both the buildings and contents sections we will only take off one excess. This will be the highest excess as shown in your schedule for the sections concerned.

## Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold type.

**Domestic employee** – domestic staff, cleaner, gardener, caretaker, or any occasional employee undertaking repairs or decorations in connection with the **buildings** covered by this policy, employed by you.

**Excess** – the first amount of any claim for which you are responsible.

**Garden** – the flowerbeds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of the **buildings**.

**Private residence** – let domestic property consisting of individual:

- houses
- bungalows
- maisonettes
- purpose built flats or apartment blocks where the total buildings sum insured does not exceed £250,000

unless otherwise agreed by us in writing.

**Unoccupied/Unoccupancy** – if the home is either:

- not permanently lived in by you, a tenant, or a person you have authorised;

or

- without enough furniture for normal living purposes.

**Vehicles and craft** – any electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

# Section 1 – Buildings

## Buildings are:

- the main structure of the risk address shown in your schedule, including its permanent fixtures and fittings and fitted carpets unless insured under Landlords' Business Contents if they are your property;
- domestic outbuildings, private garages, including garages on nearby sites that form part of the risk address shown on the schedule;
- ornamental ponds or fountains, swimming pools and tennis courts;
- central-heating fuel tanks, cesspits and septic tanks; fences, gates, hedges, lampposts, railings and walls; drives, paths, patios and terraces;

but not satellite television-receiving equipment or television and radio aerials.

## A – The Perils Covered

The Buildings are insured against loss or damage caused by the following:

- 1 Fire, Explosion, Lightning, Earthquake or Smoke

What you are not insured for

**Excess** as stated in the Schedule.

- 2 Riot, Civil Commotion, Violent Disorder, Strikes, Labour Disturbances, Malicious Persons or Vandals

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy Conditions** on Page 13).
- The first £2,500, in total of loss or damage occasioned by the tenant or others lawfully on, in or about the premises.

- 3 Aircraft, other aerial devices and anything falling from them

What you are not insured for

**Excess** as stated in the Schedule.

- 4 Storm or flood

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage caused by frost.
- Loss or damage to gates, fences, hedges and railings.
- Loss or damage caused only by a change in the water table.

- 5 Subsidence or Heave of the site on which the **Buildings** stand, or Landslip

What you are not insured for

- The first £1,000 of each claim.
- Loss or damage from the coast or a river bank being worn away.
- When the main structure of the risk address shown in the schedule, private garages or domestic outbuildings are not damaged.
- Loss or damage to the solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause.
- From settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design.

- 6 Escape of water from the domestic fixed water system, heating installation, dishwasher, washing machines or water mains

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions 7 on Page 13).
- Loss or damage to the system or apparatus from which the water has escaped.

- 7 Theft or attempted theft

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- The first £2,500, in total of loss or damage occasioned by the tenant or others lawfully on, in or about the premises.
- Loss if caused by deception.

- 8 Collision by vehicles or animals

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage caused by domestic pets or animals.

- 9 Falling receiving aerials, satellite dishes, their fittings or masts

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage to the aerial fitting, mast or dish.

- 10 Escape of oil from any fixed domestic heating installation

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- Loss or damage to the apparatus from which the oil has escaped.

- 11 Falling trees or branches

What you are not insured for

- **Excess** as stated in the Schedule.
- Damage to gates or fences, hedges and railings.
- Damage caused by felling, lopping or topping.
- The cost of removal if the fallen tree has not damaged the insured property.

- 12 Accidental Damage (this is an optional extension, and the cover only applies when confirmed on the Schedule)

What you are not insured for

- **Excess** as stated in the Schedule.
- The costs of maintenance or normal redecoration.
- Loss or damage due to settlement, shrinkage or expansion.
- Loss or damage caused by wear and tear, depreciation, rot, fungus, mildew, insects, vermin, domestic pets, damp, rust, corrosion, atmospheric or climatic conditions, frost, scratching or denting, the effect of light or any other gradually operating cause.
- Loss or damage due to faulty workmanship, defective design or the use of defective materials.
- Loss or damage caused by a person you employ to carry out maintenance or repair work.
- Loss or damage specifically excluded elsewhere under Section 1 **Buildings**.

## B – Additional Cover

### 1 Underground Services

Accidental Damage to underground services supplying the **Buildings** for which the Insured is responsible.

What you are not insured for  
**Excess** as stated in the Schedule.

### 2 Glass

Accidental Damage to fixed glass in the walls, doors and roofs including double glazing, sanitary fixtures and fittings, and fixed ceramic hobs in the **Buildings**.

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy Conditions** on Page 13).
- Loss or damage to tiles.

### 3 Water and Heating Installations

Damage to any fixed domestic water or heating installation caused by freezing.

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy Conditions** on Page 13).
- Loss or damage resulting from rusting, corrosion or general wear and tear.

### 4 Loss of Rent or Alternative Accommodation

Loss of rent receivable or payable including up to 2 years' ground rent or reasonable additional expenses of comparable alternative accommodation if the risk address shown in the schedule is rendered uninhabitable as a result of damage insured by this Section but only for the period necessary and reasonable for reinstatement.

What you are not insured for

- Any amount in excess of 20% of the Sum Insured on the **Buildings**.
- Alternative accommodation costs, ground rent or rent payable to you relating to any portion of the **buildings** not used solely as domestic accommodation.

### 5 Replacement of Locks and Keys

The cost of replacing Keys and Locks to any external door following the theft of their Keys.

What you are not insured for

- **Excess** as stated in the Schedule.
- Any amount in excess of £250.
- Keys & locks of any garage, outbuilding, shop, office, store or similar pertaining to the building.

### 6 Accidental Loss of Oil and Metered Water

We will pay for accidental and sudden loss of domestic heating oil and metered water.

What you are not insured for

- **Excess** as stated in the Schedule.
- Any amount in excess of £500.

## 7 Water Damage Tracing Costs

We will pay the cost of removing and then repairing, replacing or reinstating any part of the buildings when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**.

What you are not insured for

- **Excess** as stated in the Schedule.
- Any amount in excess of £5,000.

## 8 Landscaped Gardens

We will pay for loss or damage to landscaped **gardens** through the actions of emergency services while attending the premises to deal with an emergency included within the cover provided for this policy.

What you are not insured for

- **Excess** as stated in the Schedule.
- Any amount in excess of £1000.

## 9 Additional Expenses

The undernoted costs necessarily incurred in reinstatement as a result of damage insured by this Section.

- a Architects', Surveyors', Engineers', and legal fees.

What you are not insured for (a)

Expenses incurred in preparing any claim under this Policy.

- b The cost of clearing debris from the site or demolishing or shoring up or boarding up any part of the **Buildings**.
- c Extra costs incurred in order to comply with government or local authority requirements.

What you are not insured for (c)

Any costs for complying with requirements notified before the damage occurred.

## 10 Legal Liability

We cover your legal liability:

- as owner of the **buildings** and their land, but not as occupier;
- resulting from you previously owning any private property under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975; to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us is £2,000,000, or any higher amount shown on the schedule.

What you are not insured for

- The most we will pay for any claim (or claims) arising from one cause, including costs and legal expenses agreed by us is £2,000,000 or any higher amount shown on the schedule.

We will not pay if the liability from:

- the death, injury or illness of you, or your **domestic employees**;
- loss or damage to any property that you, or your **domestic employees** own or are responsible for;
- a contract that says you, or your **domestic employees** are liable for something which you or they would not otherwise have been liable for;
- your business or profession other than as owner of the property shown in the certificate of insurance or property schedule;
- owning or using **vehicles or craft**;
- any animal;
- you, or your **domestic employees** passing on any illness or virus;
- occupation or ownership of any land or building not shown in your certificate of insurance or property schedule.

**11 Your liability for accidents to domestic employees.**

We cover you for any legal liability you have as owner of the property to compensate your **domestic employees** if, following an accident during the period of insurance, and in the course of their employment by you, any of your **domestic employees** dies, is injured or falls ill.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £10,000,000 for an accident to your **domestic employees**.

We will not pay if the liability arises from:

Injury to any **domestic employee** when the **domestic employee** is:

- carried in or upon any motor vehicle
- entering or getting into or alighting from a motor vehicle in circumstances where Road Traffic legislation requires insurance or security.

This will not apply to injury to any **domestic employee** who at the time the injury occurs is the driver of a motor vehicle or is the person in charge of the motor vehicle for the purposes of driving provided there is no other insurance covering the injury.

- tree felling or lopping.
- window cleaning, painting or similar operations carried out from cradles and/or hoists.
- the provision of, erection of, dismantling of or work from scaffolding.
- demolition, erection or structural alteration of or addition to new or existing **buildings**.
- working at heights greater than three metres or depths greater than one metre.
- your pursuit or exercise of any trade, calling or profession other than the business of landlord.

**Special Provisions to Section 1 Buildings**

**1 Index linking.**

We will increase your sum insured each month in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

**2 Automatic reinstatement of cover following a loss.**

The Sum Insured on **Buildings** will not be reduced following payment of a claim.

**3 Contracting purchaser.**

If at the time of a claim you have contracted to sell your interest in the **buildings**, the buyer will have the benefit of this policy as long as the purchase is completed.

**Special Condition to Section 1 Buildings**

It is a Condition of the Insurance provided by Section 1 that the Sum Insured represents the full cost of replacement as new of the Property at the date of the loss or damage. If the property insured shall at the time of any loss or damage be of greater value than the sum insured, the policyholder shall only be entitled to recover hereunder such proportion of the said loss or damage as the sum insured bears to the total value of this said property.

# Section 2 – Landlords' Business Contents

Contents are:

- furniture;
- carpets;
- furnishings;
- household goods.

provided that they:

- belong to you or you are legally responsible for them;
- are contained in the **private residence**;
- are provided by you for the use of your tenant or for use in connection with the maintenance of the **private residence**.

**Contents are not:**

- **vehicles and craft** and their accessories;
- deeds and documents;
- documents and certificates showing ownership of shares, bonds and other financial investments;
- animals;
- any part of the structure, decorations or permanent fixtures and fittings;
- items you have more specifically insured by this or any other policy;
- tenant's property;
- cash, cheques, postal or money orders, postage stamps, saving stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens;
- property in the open;
- any articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins;
- clothing and articles of a strictly personal nature likely to be worn used or carried, sports equipment and bicycles;
- Mobile phones.

## A – The perils covered

The **Contents** are insured against loss or damage whilst in the home caused by the following:

- 1 Fire, Explosion, Lightning, Earthquake or Smoke

What you are not insured for

**Excess** as stated in the Schedule.

- 2 Riot, Civil Commotion, Violent Disorder, Strikes, Labour Disturbances, Malicious Persons or Vandals

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- The first £2,500 in total of loss or damage occasioned by the tenant or others lawfully on, in or about the premises.

- 3 Aircraft, other aerial devices and anything falling from them

What you are not insured for

**Excess** as stated in the Schedule.

- 4 Storm or flood

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage caused by frost.
- Loss or damage to **contents** in the open.
- Loss or damage caused only by a change in the water table.

5 Subsidence or Heave of the site on which the **Buildings** stand, or Landslip

What you are not insured for  
**Excess** as stated in the Schedule.

6 Escape of water from the fixed domestic water system, heating installation, dishwasher, washing machines or water mains

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- Loss or damage to the system or apparatus from which the water has escaped.
- The most we will pay is £1,000.

7 Theft or attempted theft

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- The first £2,500 in total of loss or damage occasioned by the tenant or others lawfully on, in or about the premises.
- Loss of or damage to property in outbuildings or garages.
- Loss by deception unless it is only entry which is gained by deception.
- Loss of **contents** in the open.

8 Collision by vehicles or animals

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage caused by domestic pets or animals.

9 Falling receiving aerials, satellite dishes, their fittings or masts

What you are not insured for  
**Excess** as stated in the Schedule.

10 Escape of oil from any fixed domestic heating installation

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss of the oil itself.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- Loss or damage to the system or apparatus from which the oil has escaped.

11 Falling trees or branches

What you are not insured for

- **Excess** as stated in the Schedule.
- Damage caused by felling, lopping or topping.

## B – Additional cover

### 1 Mirrors and Glass

Accidental Damage to mirrors, glass and ceramic hobs or fixed glass in furniture and domestic appliances in the Home. Glass in television or audio equipment.

What you are not insured for

- **Excess** as stated in the Schedule.
- Light fittings.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).

### 2 Domestic Appliances

Damage to any domestic appliance caused by freezing.

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss or damage when the risk address shown in the schedule is **Unoccupied** for more than 60 consecutive days. (See **Unoccupancy** Conditions on Page 13).
- Loss or damage resulting from rusting, corrosion or general wear and tear.

### 3 Loss of Heating Oil

Accidental sudden loss of or damage to heating oil contained in the heating installation, its tank, pipework or fittings on the site on which the **Buildings** stand.

What you are not insured for

- **Excess** as stated in the Schedule.
- Loss due to any alleged shortfall in delivery or supply.

## C – Optional cover – Landlord’s Business Contents Gold

This cover only applies if contents gold cover is shown on the policy schedule

### 1 Accidental Damage

Accidental damage to:

- audio, hi-fi, television, telecommunication or video equipment but not mobile phones;
- satellite television-receiving equipment or television and radio aerials.

What you are not insured for

- **contents** over 5 years old.
- **Excess** as stated in the Schedule.
- loss or damage to equipment designed to be portable when being transported or moved.

### 2 Accidental Damage to the **contents**

What you are not insured for

- **contents** over 5 years old.
- **Excess** as stated in the Schedule.
- Loss or damage specifically excluded elsewhere under Section 2 Landlords Business Contents.

### 3 **Contents** in the Open

Loss or damage by perils 1 to 11 to landlords business **contents** of individual residences, in the open within the boundaries of the land belonging to the **buildings**.

What you are not insured for

- **Excess** as stated in the Schedule.
- Any amount exceeding £250.
- Loss or damage to audio, Hi-Fi, Television, Telecommunication or video equipment.
- Loss or damage to plants.

## D – Optional cover – Landlord’s Business Contents Public Liability

This cover only applies if public liability cover is shown on the policy schedule.

We cover your legal liability:

- as owner of the **landlord’s business contents**; to compensate others if, following an accident, during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

### Exclusions

- The most we will pay for any claim (or claims) arising from one cause, including costs and legal expenses agreed by us, is £2,000,000 or any higher amount shown on the schedule.

We will not pay if the liability arises from:

- the death, injury or illness of you, or your **domestic employees**;
- loss or damage to any property that you, or your **domestic employees** own or are responsible for;
- a contract that says you, or your **domestic employees** are liable for something which you or they would not otherwise have been liable for;
- your business or profession other than as owner of the property shown in the schedule;
- owning or using **vehicles or craft**;
- any animal;
- you, or your **domestic employees** passing on any illness or virus;
- ownership of any **landlord’s business contents** not shown in your schedule.

## Special provisions to Section 2 – Landlords’ Business Contents

### 1 Index Linking

We will increase your sum insured each month in line with the Durable Household Goods Section of the Retail Price Index.

### 2 Automatic reinstatement of cover following a loss

The sum insured on **Contents** will not be reduced following payment of a claim.

## Special condition to Section 2 – Landlords’ Business Contents

It is a Condition of the Insurance provided by Section 2 that the Sum Insured represents the full value of the **Contents** at the date of the loss or damage. If the property insured shall at the time of any loss or damage be of greater value than the sum insured, the policyholder shall only be entitled to recover hereunder such proportion of the said loss or damage as the sum insured bears to the total value of this said property.

# Conditions and Exclusions which apply to the whole of your policy

## Conditions

- 1 You must do all you reasonably can to prevent and reduce any loss, damage or injury.
- 2 You must tell us about any loss, damage or liability as soon as possible and give us all the information and help we may need. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy including proceedings for recovering any claim.
- 3 You must report any loss, theft, attempted theft or malicious damage to the police immediately.
- 4 If a claim is fraudulent or false in any way, we will not make any payment and all cover will end.
- 5 If any claim is covered by any other insurance, we will not pay for more than our share of that claim.
- 6
  - When the property is **unoccupied** you must secure the premises against unlawful entry by closing and locking doors and windows and setting all security and alarm systems and within 7 days remove all waste from within the premises, garden and yard areas belonging to them.
  - When the property is **unoccupied** for a period of longer than 7 days between the 1st October and the 31st March the following year, the central heating system (where installed) must be kept working to maintain a temperature of no less than 10 degrees centigrade or the water must be turned off at the mains and the water system completely drained.
  - During periods of **unoccupancy** the property must be inspected not less than once in every 14 days by you or a responsible person acting on behalf of you and any faults discovered remedied immediately and remove any accumulations of combustible materials such as junk mail during such inspections.
- When the property is **unoccupied** for a period of longer than 60 days you must permanently seal all letter boxes and other unprotected apertures.
- When **unoccupied** the cumulative excess is increased by a further amount of £250 for **buildings** and £500 for landlord's business **contents**.
- It is a condition of this policy that the Insurers be informed if the property is likely to remain **unoccupied** for a period in excess of 90 days.
- Should the property remain **unoccupied** for a period in excess of 90 days the insurance cover provided by this policy, effective from the 91st day of unoccupancy, will be restricted to the perils of Fire, Explosion, Lightning, Earthquake or Smoke, Aircraft, other aerial devices and Legal Liability as described on Pages 4, 7 and 9 of this document unless Insurers have provided written confirmation to the contrary.
- 7 During the periods of repairs or renovations the **excesses** are increased by £250.
- 8 You must give immediate notice of any change in the Tenancy Type as shown on the Schedule. If in doubt about any change please tell us. You will not be insured until we have agreed in writing to accept any alteration.
- 9 No cooking is to be undertaken inside any part of the **building** insured by this policy other than in such areas which have been constructed and equipped as domestic kitchens.
- 10 All Gas and Electric Appliances and Installations at the insured premises must be regularly inspected by you or a responsible person acting on your behalf as required by the appropriate legislation and repaired, replaced, maintained or serviced as necessary to ensure good order. A record of such inspections/work undertaken should be kept to produce to Insurers upon request.

- 11 Any increase in the risk of damage due to any act or neglect of any Mortgagor, Leaseholder, Lessee or Occupier of any **buildings** will not prejudice the interest of any Mortgagee, Freeholder or Lessor provided the increase in risk is without their prior knowledge or authority and we are notified immediately they become aware of the increase in risk and pay any additional premium.
- 12 A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999.  
or  
any subsequent legislation to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act.
- 13 It is a warranty of this insurance that in respect of damage by Storm that any felted roof portion of the within described premises shall be inspected at least once every five years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately.
- 14 You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.
- 15 If you pay the premium to us using a Direct Debit instalment scheme provided by UKinsuranceNET we will have the right (which we may not use) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it. Our right to renew this policy does not affect your cancellation rights shown on page 2 and condition 14 on page 13 of the policy.

## Exclusions

We will not pay for the following.

- 1 Any reduction in value.
- 2 Consequential (indirect) loss of any kind.
- 3 Any accident or incident that happens outside any period of insurance that is covered by this policy.
- 4 The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.
- 5 Loss or damage to any items used in connection with any business, trade or profession other than the letting of the property insured by this policy.
- 6 Any legal liability resulting from any business, trade or profession other than the letting of the property insured by this policy.
- 7 Any claim resulting from:
  - deliberate or criminal acts by you, or your **domestic employees**;
  - gradual causes including deterioration;
  - wear and tear;
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - any process of cleaning, repair or alteration;
  - vermin, insects or chewing, scratching, tearing or fouling by pets;
  - electrical or mechanical failure or breakdown;
  - faulty design materials or workmanship;

- the failure of a computer chip or computer software to recognise a true calendar date;
- computer viruses;
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
- war, revolution or any similar event;
- pollution or contamination which was:
  - the result of a deliberate act;
  - expected and not the result of a sudden, unexpected and identifiable incident.

- 8 We will not pay for any claim arising directly or indirectly from an act of terrorism.

In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.

- 9 Damage to purpose built flats or apartment blocks where the total buildings sum insured exceeds £250,000 caused by any act of any person acting on behalf of, or in connection with, any organisation with activities directed by force or violence towards overthrowing or influencing of any government in law or in fact.
- 10 Loss or damage to shop fronts, including glass, where the building forms part of any commercial premises or **landlord's business contents** contained in any non-domestic part of the **buildings**.

# Settling claims

## Buildings

We will decide whether to repair, replace or reinstate the damaged part of the **buildings**. We may do this by using one of our suppliers. We will pay the full cost of the work, including any professional, demolition or local-authority costs or fees we have agreed, as long as the work is finished without delay. If the work is not carried out, we will pay the reduction in the market value of your property that resulted from the damage. However, we will not pay more than the cost of the repair or replacement.

When we pay your claim we will take off the excess shown in your schedule. This does not apply under 'Your liability to others'.

The most we will pay is the limits shown in the policy or the sum insured shown in your schedule.

## Contents

We will decide whether to repair or replace any item that is lost or damaged. We may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will take off an amount for wear and tear and depreciation.

When we pay your claim we will take off the amount of the excess shown in your schedule.

The most we will pay is the sum insured or the limits shown in your schedule or in the policy.

# Our claims procedure

It is important that you comply with the Claims Procedure contained in the policy wording, Conditions Section. Failure to do so may prejudice your position or delay the handling of your claim.

We will need you to provide a fully completed claim form and you will be required to provide at least two separate independent estimates or quotations for any damage, or items you are claiming for.

In the event of a loss, theft or malicious act you must report the incident to the police within 24 hours of the incident and then obtain a crime reference number.

**In the event of a claim please contact UKInsuranceNET and we will arrange for a claim form to be sent to you.**

When you contact us about a claim, you will need to tell us:

- your name and address
- the place where the loss or damage occurred
- what caused the loss or damage
- telephone numbers and/or address.

For **existing claims**, advice and assistance ring Zurich Insurance on **0845 601 0869**.

Monday to Friday, 8am to 6pm and Saturday, 9am to 1pm. When you contact Zurich Insurance regarding a claim please quote the following reference **10/006761/05439701**.

## Emergency Assistance

# 0845 712 5220

Lines open 24 hours a day. Please only use this number if you require the assistance of a tradesman.

Should you be unfortunate enough at any time to suffer a domestic emergency such as a broken window, burst pipe or the aftermath of a storm, a phone call to Zurichcare Assistance can provide you with immediate access to a large network of professional tradesmen within your local area.

## Important

Tradesmen sent out to your home by Zurichcare Assistance have no authority to advise on what is, or is not, covered by your policy. You will be expected to pay the tradesman for work undertaken but if damage is covered by your policy, Zurich will reimburse you for the cost, less of course the policy excess.

# Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

## Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please contact:

UKinsuranceNET  
Alton House,  
27-31 Grange Road  
Darlington  
DL1 5NA  
Tel: 0844 875 4444  
Fax: 0844 875 5511

## Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right, however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich.

## Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

## The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

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

You can telephone for free on:

**08000 234 567** for people phoning from a "fixed line" (for example, a landline at home)

**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

## Compensation

Zurich Insurance plc and Internet Insurance Services UK Ltd are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on **0800 678 1100**.



**UKInsuranceNET** is a trading name of Internet Insurance Services UK Ltd

Registered in England No 3928028

Registered Office:

Alton House

27-31 Grange Road

Darlington

DL1 5NA

Tel **0844 875 4444**

Fax **0844 875 5511**

Email **landlords@ukinsurancenet.com**

Authorised and regulated by the Financial Services Authority

FSA Registration number 300859.

These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Registered with the Institute of Insurance Brokers.

**This policy is underwritten by Zurich Insurance plc.**

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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