

## Policy Summary

### Name of Insurer

Sections 1-3 of this Policy are underwritten by AXA Insurance UK plc, authorised and regulated by the Financial Services Authority.

Section 4 of this policy summary is underwritten by Inter Partner Assistance, who are authorised and regulated by the Financial Services Authority. ARC Legal Assistance Ltd administers the policy on behalf of Inter Partner Assistance.

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

### Type of Insurance and Cover

Insurance for residential property owners. This insurance provides cover for buildings and/or contents – Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule. Accidental damage cover is provided as standard.

### Conditions for Sections 1-3

- You must at all times keep the sums insured at a level that represents full value, failure to comply with this may jeopardise your claim or cover.
- If a tenanted building is unoccupied for 30 consecutive days or more you must ensure that the gas and electricity are turned off at the mains. (Please see exclusions for unoccupied property).
- If you are responsible for the maintenance of any passenger lifts within the insured building these must have a maintenance contract with the manufacturer or other competent party, with all work and other recommendations carried out immediately.

*failure to comply with these may jeopardise your claim or cover.*

### Conditions for Section 4

- Landlords will need to have chosen Buildings Insurance in the first instance.
- Landlords will need to have a satisfactory tenant reference

## Features and Benefits

### Landlords Buildings Cover - Section 1 of your policy booklet

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot.
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Accidental damage to underground service pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage.
- Alternative accommodation or loss of rent up to 30% of the buildings sum insured.

### Property owner's Liability - Section 2 of your policy booklet

- Up to £2,000,000

### Landlords Contents Cover - Section 3 of your policy booklet

- Loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, escape of water (e.g. from burst pipes or tanks) or oil, theft, collision by vehicles or animals, collapse of aerials, falling trees.
- Accidental breakage of or damage to mirrors, fixed glass in furniture, ceramic hobs, audio and audio-visual equipment.

### Significant or unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfs and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

### General Exclusions:

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

### Exclusions under Landlords Buildings:

- Loss or damage occurring after the insured property has been unoccupied for 30 consecutive days or more by malicious persons, escape of water, theft and accidental breakage of glass and sanitaryware.

### Exclusions under property owners Liability:

- Liability to any person under a contract of service to you.

### Exclusions under Landlords Standard Contents:

- Any property belonging to the tenant(s).
- Documents, jewellery and valuables.
- Loss or damage occurring after the insured property has been unoccupied for 30 consecutive days or more by malicious persons, escape of water, theft, escape of oil and accidental breakage of mirrors and glass.

## Legal Expenses Cover - Section 4 of your policy booklet

The property owner is covered for:

- Tenancy Disputes - Legal Costs incurred in proceedings against a Tenant or Guarantor where the Tenant fails to perform his obligations set out in the Tenancy Agreement relating to the rightful occupation of the Insured Property.
- Property Disputes - Proceedings for nuisance or trespass against the person or organisation infringing the Insured's legal rights in relation to the Insured Property.
- Criminal Prosecutions - Criminal prosecutions brought against the Insured in relation to Tenancy Agreement or in relation to the Insured Property under the Gas, Electric and Soft Furnishing Regulations.
- The maximum amount payable in legal costs is £50,000 for any one claim.

### Significant exclusions or limitations

- For any claim which is not reported to Arc within 45 days of it occurring,
- Where the Insured fails to provide evidence that they successfully completed a Tenant Reference on the tenant before the tenant has entered the property (and Guarantor if required), or where the Tenancy Agreement started more than 31 days after the Tenant Reference.

## General for all sections

### Duration

This is an annual renewable policy.

### Cancellation Period

You are free to cancel this policy at any time.

### Claim Notification

If you need to make a claim under sections 1-3, please ring 01403 321316. For section 4, please ring 0870 350 1734.

### Making yourself heard

If you are unhappy with the service that has been provided, you should contact us at the relevant address below.

### For Sections 1-3 please contact:

Heath Lambert Insurance Services, Norfolk House, 32-40 North Street, Horsham, West Sussex, RH12 1RZ. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance UK plc.

### For Section 4 please contact:

Arc Legal Assistance Ltd, Lodge House, Lodge Lane, Langham, Colchester, CO4 5NE Tel 0870 350 4400 Email [enquiries@arclegal.co.uk](mailto:enquiries@arclegal.co.uk)

If you cannot settle your complaint with us, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your rights to take legal action. For full details of our complaints procedure and how to contact the Financial Ombudsman Service, please see our policy document.

### Financial Services Compensation Scheme

AXA Insurance UK plc, ARC Legal Assistance and Inter Partner Assistance are all covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)