

Landlords Insurance

Insurance Product Information Document

Company: Arun Estate Agencies Limited
Registered in England No 2597969. Authorised and regulated by the Financial Conduct Authority 40544



Product: Home in One Policy

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

Buildings includes fixtures and fittings attached to the home, underground services, sewers, pipes, cables and drains which connect to the public mains, Swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts, wind turbines, solar panels, stair lifts and ornamental fountains and ponds



What is insured?

- ✓ The maximum amount you can claim for physical loss or damage to your private dwelling, its garages and outbuildings, at the address named in the schedule is **£1,000,000**
- ✓ Fire – up to the maximum amount shown above
- ✓ Storm – up to the maximum amount shown above
- ✓ Damage caused by the escape of water from fixed water tanks, apparatus, pipes – Up to the maximum claim amount shown above including the loss of up to £2,500 of metered water
- ✓ Damage caused by the escape of oil from a fixed domestic oil-fired heating installation – Up to the maximum claim amount shown above including the loss of up to £2,500 of domestic oil.
- ✓ Flood – up to the maximum amount shown above
- ✓ Theft/attempted theft – up to the maximum amount shown above
- ✓ Collision by any vehicle or animal – up to the maximum amount shown above
- ✓ Accidental damage to fixtures and fittings for example, fixed glass and double glazing, solar panels, ceramic hobs and sanitary ware – Up to the maximum claim amount shown above
- ✓ Accidental damage to underground service pipes / tanks / cables – Up to the maximum claim amount shown above
- ✓ Professional fees & expenses – Up to the maximum claim amount shown above
- ✓ Loss of rent/alternative accommodation – Up to 25% of the sum insured for buildings
- ✓ Malicious acts, theft or attempted theft caused by persons lawfully in the home
- ✓ Landlords contents – Up to £10,000
- ✓ Property Owners Liability – Up to £2,000,000



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets



Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! the excess (the amount you have to pay on any claim);
- ! monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! There is no cover for theft and attempted theft while your Home is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



When and how do I pay?

Premiums are payable monthly by direct debit. Premiums may also be paid annually by direct debit or by credit / debit card by arrangement, for details call 01634 731 537



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting Arun Estate Agencies Ltd. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.