



Landlords in Residence

Policy Summary

Landlords in Residence Policy Summary

This policy summary provides an overview of cover for the AmTrust Europe Limited Landlords in Residence Policy. It does not include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that you read the policy wording and fully understand the terms and conditions. This contract is written in English and all communications about it will be in English. Unless we have agreed otherwise, the law applying to this contract is English law.

Insurer - AmTrust Europe Limited registered in England and Wales. Company No. 1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202189. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. Member of the Association of British Insurers. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority.

Broker - Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU, who is authorised and regulated by the Financial Conduct Authority (FCA) to arrange and administer general insurance contracts and credit broking facilities. Our Financial Services Register number is 308035 and you can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA.

Making a claim

If you need to make a claim:

- Check your policy document and your schedule to see if you are covered.
- Give immediate notice to the police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact your insurer on **0115 934 9818** as soon as possible, quoting your policy number. We will register your claim and tell you what to do next.
- Take steps to prevent any further loss or damage and recover any lost or stolen property, including reporting to the police and tell us without unnecessary delay if any property is later returned to you.
- Let us know if you receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without our written consent.

Type of insurance and cover

You can choose from buildings or building and contents insurance and may add optional accidental damage and personal items cover depending on your needs. Your insurance broker will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

Policy Cover and Benefits

Section One: Buildings

Buildings cover with optional accidental damage cover (p. 7-14).

- Up to £30,000 for loss of rent and costs for alternative accommodation (p.10).
- Accidental breakage of fixed glass and sanitary fittings (p.10).
- Cover for loss or damage to the buildings caused by a member of the emergency services breaking into the home, excluding illegal activity (p.11).
- Up to £500 for accidental loss of metered water caused by an insured event under Section One: Buildings in any one period of insurance. You can only claim this benefit under one section of the policy (p.12).
- Accidental damage to underground cables, pipes and tanks serving the home for which you are legally responsible (p.12).
- Up to £5,000 for tracing and accessing leaks for any one claim (p.12).
- Up to £2,000,000 for property owners' liability for any one event (p.15).
- Up to £2,000,000 liability cover as the owner of your previous homes (up to seven years after this insurance ends or the home was sold) (p.16).

Section Two: Contents

Contents cover with optional accidental damage cover (p.17-26)

Limits in the Home (p. 4)

- Any loss or damage to specified items valued £750 or more must be substantiated with the original purchase or a written valuation (p.41).
- Up to £250 for money.
- Up to £5,000 in total for stamp, coin, medals and other collections.
- Up to £500 in total for pedal cycles.

Limits in the Home (continued)

- Up to £7,500 in total for valuables, unless stated otherwise on your schedule (but not more than £5,000 for any one item, pair or set).
- Up to £500 in total for guests' clothing and personal belongings.
- Up to £3,000 in total for business equipment.
- Up to £5,000 for theft or attempted theft from any garage or outbuilding for any one claim (p.18).

Benefits included with Contents

- Up to £500 for accidental loss of metered water caused by an insured event under Section Two: Contents in any one period of insurance. You can only claim this benefit under one section of the policy (p.21).
- Up to £1,000 of contents while temporarily removed from the home (p.22).

Benefits included with Contents

- Up to £500 for contents in the open but within the boundaries of the home (p.23).
- Wedding gifts - contents sum insured increased by £5,000 for 14 days before and 14 days after your wedding day (p.23).
- Religious festivals, birthday and wedding anniversary gifts - contents sum insured increased by £5,000 for 7 days before and 7 days after the event (p.23).
- Up to £300 for replacement locks and keys if your keys are lost or stolen for any one claim (p.23).
- £5,000 compensation for death in the home caused by specified insured events for persons aged 16 or over (p.24).
- Up to £2,000,000 legal liability as occupier of the home (p.27).
- Up to £5,000,000 legal liability for accidents to domestic employees for any one event (p.28).
- Up to £100,000 for unpaid damages awarded to you (p.28).

Section Three: Personal & Specified Items (optional cover p.29)

Cover available for accidental loss, damage or theft to unspecified or specified valuables, clothing, personal belongings, money and cycles, anywhere in the world.

- Any loss or damage to specified items valued £750 or more must be substantiated with the original purchase or a written valuation (p.36).
- Up to £250 for money.
- Up to £750 for any one unspecified item of valuables, clothing or personal belongings. The most we will pay for any one claim is £1,000.
- Up to £500 in total for pedal cycles, unless stated otherwise on your schedule.

Section Four: Legal Protection (p.31).

Cover

We will indemnify you against Legal Expenses of up to £25,000 for any one Claim provided that the Claim has been notified to Us in the Period of Insurance and arises from Legal Proceedings relating to:

- Rent Recovery
- Eviction
- Defence Costs

Significant Exclusions and Limitations

Section One: Buildings

- Excludes the amount of excess shown on the schedule.
- Excludes loss or damage caused by baths overflowing due to the taps being left on or the water left running (p.9).
- Excludes loss or damage caused by the failure or lack of appropriate grout and/or sealant (p.9).
- Excludes the cost of repairing the source of the water escape, relating to tracing and accessing leaks, unless the cause is covered elsewhere in this policy (p.12).
- Excludes cover for damage to pitch fibre pipes due to pressure from weight of soil or delamination (p.12).
- Excludes loss or damage by theft or attempted theft, unless there has been forced and violent entry into or exit out of the home (p.8).
- Cover is limited when your home has been left without an occupant for more than 30 days in a row. Please refer to your policy wording for full terms and conditions (p.8-14).
- Excludes loss or damage to fences and gates caused by storm or flood (p.8).

Section Two: Contents

- Excludes the amount of excess shown on the schedule.

- Cover is limited when your home has been left without an occupant for more than 30 days in a row. Please refer to your policy wording for full terms and conditions (p.18-26).
- Excludes loss or damage by theft or attempted theft, unless there has been forced and violent entry into or exit out of the home (p.18).
- Excludes damage to any powered machine whilst it is being used as a tool and if damage arises directly out of its use (p.26).

Section Three: Personal & Specified Items

- The amount of excess shown on the schedule.
- Any loss or theft not reported to the police within 24 hours of discovery (p.29).
- Cover is limited when your home has been left without an occupant for more than 30 days in a row. Please refer to your policy wording for full terms and conditions (p.29).
- Any amount over £1,000 for theft from an unattended motor vehicle (p.29).
- Excludes theft of pedal cycles left unattended away from the home, unless attached to a permanent structure by a security device (p.30).

Period of insurance

The length of time covered by this insurance (as shown on the schedule) and any extra period for which we accept your premium.

Cancellation (p.39)

Written confirmation of the cancellation of the policy may be given at any time by you or by your insurance broker, as detailed in the policy wording. We will give you a minimum of 14 days' notice of the cancellation to enable you to find alternative cover. You may cancel the policy at any time by giving your insurance broker written instructions.

Cooling off Period

At commencement/renewal of our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim, you can write to your insurance broker requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

If the "cooling off period" has expired, you may cancel the policy during the period of insurance by giving 14 days' notice in writing to your insurance broker at their address below. Provided that no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a proportionate return of the premium paid. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premiums due.

Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU
Telephone: 0808 168 6868 Email: customerservices@moorhouseinsurance.co.uk

Complaints Procedure (p.42)

If your complaint is about the way a policy was sold to you:

If at any time you have any query or complaint regarding the way the policy was sold, you should refer to your insurance broker who sold the policy to you. Their details can be found below:

The Complaints Manager, Moorhouse Group Limited, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU
Telephone: 0808 168 6868 Email: customerservices@moorhouseinsurance.co.uk

If your complaint is about the administration of your policy or claim:

AmTrust Europe limited aim to give you a high level of service at all times. However, if you have a complaint about your policy or claim please contact:

AmTrust Europe Complaints, AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG
Tel. No. +44 (0) 115 934 9852 Email: complaints@amtrusteu.co.uk

We will contact you within five days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million. Further information can be found at: www.financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the FSCS. The FSCS can be visited on the internet at: www.fscs.org.uk or be contacted on 020 7741 4100.

Call us on freephone 08081 68 68 68

**Head office
2-3 Sir Alfred Owen Way
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Caerphilly
CF83 3HU**

Moorhouse Group Limited, Registered in England and Wales, Company number: 3825233

Authorised and regulated by the FCA under Firm Reference Number 308035. This can be checked on the Financial Services Register at www.fca.org.uk/register. Data Protection Number: Z481498X.

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