

Notice to Policyholder Important changes regarding your Policy Documentation

Please note – changes to the name of the underwriter of this policy

With effect from **1st July 2010**, IGI Insurance Company Limited has changed its legal entity name to AmTrust Europe Limited.

This change does not affect the cover and terms outlined within your policy documentation.

Please contact your insurance administrator if you have any queries relating to this change or your insurance policy.

AmTrust Europe Limited is authorised and registered by the Financial Services Authority. Reg: 1229676.





Lets Protect

Insurance for Rented Property

Insurance with a different perspective

Notice to Policyholders

COMPLAINTS PROCEDURE ALTERATION

Under Page 19 the complaints procedure the financial Services Compensation Scheme (FSCS) Has been amended from 1/1/2010 to read.

Complaints procedure

We always aim to provide a first class service. However, if **You** have any complaint You should, contact the person who arranged this insurance for **You**.

If the matter is not resolved to **Your** satisfaction, please write to:

Managing Director, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG

If **You** are still not satisfied **You** can contact the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
The complaints procedure above does not affect, any legal right **You** may have to take action against **Us**.

This policy is provided by:

IGI Insurance Company Limited

Market Square House, St James's Street, Nottingham, NG1 6FG.

Tel. 0115 941 1022. Reg No 1229676.

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 on 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 Financial Services Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300.

A GUIDE TO **YOUR** LETS PROTECT INSURANCE POLICY

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Please read this policy carefully and check that it meets **Your** needs. If **You** have any questions about this policy, please contact **Your** intermediary.

Introduction

Welcome to **Our** Lets Protect policy.

This document, the **Schedule** and any endorsements set out the terms of the contract between **You** and **Us**. Please read the policy, **Schedule** and any endorsements to make sure they provide the cover **You** want. If they are not correct, or do not meet **Your** needs, please immediately return this policy document to the person who arranged this insurance for **You**.

The **Schedule** sets out the sums insured (the amount of cover **You** have). If **Your** insurance needs changing during the period of insurance please let **Us** know as soon as possible. **You** must tell **Us** about any changes which affect the circumstances of the **Home**. If **You** don't **Your** policy may not be valid.

Your policy is designed to be amended easily and **We** will issue a new **Schedule** or endorsement each time the policy is altered.

You must also tell **Us** if at any time the sums insured shown in the **Schedule** are not enough. Following a claim **We** can make a cash payment, carry out the necessary repairs, or replace the item.

If **You** decide that **You** do not wish to accept this policy, return it within 14 days of receiving it and providing no claims have been made, **We** will refund the full premium.

Our agreement.

In return for **Your** premium **We** will insure **You** during the period of insurance, under the terms set out in this policy document, the **Schedule** and any endorsement **We** have issued.

Signed for and on behalf of IGI Insurance Company Limited



K W WARDELL
Managing Director

Please keep **Your** policy in a safe place. **You** may need to read it if **You** need to make a claim or if **You** need help.

Effective date: July 2007

Definitions

Aerials

Satellite dishes, television or radio **Aerials**, **Aerial** fittings, **Aerial** masts and plinths.

Building(s)

The **Home** and its domestic outbuildings, garages, greenhouses, terraces, patios, drives, footpaths, walls, fences, interior decoration, hedges, gates, fixtures and fittings.

Contents

Household goods, furnishings, window dressings, carpets, flooring coverings and **Aerials** for which **You** are responsible.

Electrical Goods

Any electrical item except cookers, washing machines, kettles, toasters, sandwich makers, dish washers, fridges, freezers, spin dryers, tumble dryers, microwave ovens, vacuum cleaners, satellite TV receivers and TV's subject to a maximum single article limit of £300 per item.

Flood

Overflowing by water of the normal confines of a stream or other body of water, or accumulation of water by drainage over areas which are not normally submerged.

Home(s)

The insured property as stated in the **Schedule** and the fixtures and fittings.

Money

Cash, bank and currency notes, cheques, postal orders, postage stamps, savings stamps and saving certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift vouchers, securities, documents, promotion vouchers and air miles vouchers.

Renovation

Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sink, wash basin, w.c., bath and shower, carpeting and internal joinery, but excluding external window replacement.

Schedule

The **Schedule** giving details of the policyholder, the **Home** and the period of cover provided by **Us** under the policy.

Storm

Wind with a speed between 41 and 47 knots ; Beaufort scale number 9.

Terrorism

Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government (whether legally appointed or acting as such) by force or violence.

In any action, suit or other proceedings where **We** allege that by reason of this definition any damage or loss resulting from damage or loss of rent is not covered by this policy the burden of proving that such damage or loss of rent is covered shall be upon **You**.

Unoccupied

The **Home** is **Unoccupied** when it is not permanently lived in by a tenant or there is no signed tenancy agreement in force.

Valuables

Any article made from precious metal, jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections, medal collections or computer equipment.

Definitions - continued

We, Us, Our

IGI Insurance Company Limited whose registered address is, Market Square House, St James's Street, Nottingham, NG1 6FG.
Reg No. 1229676

IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority.

You, Your

The person or people named in the **Schedule**.

Buildings insurance

We will cover **You** against damage to the **Buildings** caused by an insured peril.

We will not cover **You** for the policy excess which is shown on page 10.

Insured Perils

- 1) Fire, explosion, lightning and earthquake.
EXCLUDING
 - a) Arson when the **Home** is **Unoccupied**.
 - b) Any act of **Terrorism**.
- 2) Smoke.
EXCLUDING
 - a) Any act of **Terrorism**.
- 3) Riot, civil commotion, strikes, labour or political disturbances.
EXCLUDING
 - a) Loss or damage while the **Home** is Unoccupied.
 - b) Any act of **Terrorism**.
- 4) Malicious acts or vandalism.
EXCLUDING
 - a) Malicious damage caused by a person lawfully allowed in **Your Home**.
 - b) Malicious damage caused when the Home is Unoccupied.
 - c) Any act of **Terrorism**.
- 5) **Storm** or **Flood**.
EXCLUDING
 - a) Loss or damage caused by frost.
 - b) Loss or damage caused only by a change in the water table.
 - c) Loss or damage to gates and fences.
- 6) Water or oil escaping from any fixed domestic appliance or system.
EXCLUDING
 - a) Loss or damage while the **Home** is **Unoccupied**.
 - b) Loss or damage to the appliance or system from which the water or oil escaped.
- 7) Frost damage to fixed water or heating systems in the **Home**.
EXCLUDING
 - a) Loss or damage while the **Home** is **Unoccupied**.
- 8) Theft or attempted theft.
EXCLUDING
 - a) Theft or attempted theft caused by a person lawfully allowed in **Your Home**.
 - b) Theft or attempted theft while the **Home** is **Unoccupied**.
 - c) Loss by deception unless the **Home** was entered using forcible, violent or visible entry.
- 9) The **Building** being hit by aircraft, other flying devices or anything dropped or falling from them; animals; falling trees, branches, telegraph poles, lamp-posts or pylons; falling **Aerials**; or vehicles.
EXCLUDING
 - a) Loss or damage caused to paths or drives by the weight of any vehicle.
 - b) Loss or damage arising from cutting down or trimming of trees.
 - c) Any act of **Terrorism**.

Buildings insurance - continued

10) Subsidence or heave of the site the **Buildings** stand on or landslip.

EXCLUDING

- a) Loss or damage caused by or resulting from coastal or river or watercourse erosion.
- b) Loss or damage caused by faulty design, workmanship or material.
- c) Loss or damage caused by demolition of or alterations or repairs to the **Buildings**.
- d) Loss or damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of the **Home** are damaged at the same time and by the same cause.
- e) The **Home** or land it is on settling, shrinking, bedding down or expanding.
- f) Damage to walls, gates, fences, paths, drives, terraces or service tanks unless the **Home** was damaged at the same time and by the same cause.

11) Accidental breakage of fixed, sanitary fixtures and ceramic hobs forming part of the **Home**.

EXCLUDING

- a) Loss or damage while the **Home** is **Unoccupied**
- b) Loss of or damage to accessories and fittings.
- c) Loss of or damage to ceramic hobs in freestanding cookers.
- d) Chipping, denting or scratching.

12) Accidental damage to any cables or underground service pipes (including hatches and covers) servicing the **Home**.

EXCLUDING

- a) Loss or damage to any part of the cable or service pipes within the **Buildings**.

Additional Extensions

1) Loss of Rent.

We will pay up to 20% of the **Buildings** sum insured for the loss of rent if the **Home** becomes **Unoccupied** or partly **Unoccupied** and cannot be let out due to one of the insured perils listed on page 5, and 6.

EXCLUDING

- a) **We** will not pay for loss of rent arising from the tenants leaving the **Home** without giving **You** notice.
- b) **We** will not pay for rent the tenants have not paid.
- c) **We** will not pay for loss of rent to any **Homes** that were **Unoccupied** immediately before the insured peril giving rise to a claim.
- d) **We** will not pay for any letting agents share of the rent or any other expenses **You** must pay to the letting agent.
- e) **We** will not pay for loss of rent arising from any part of the **Home** that is used for anything other than domestic accommodation.
- f) **We** will not pay for loss of rent after the **Home** is fit to be let out.
- g) **We** will not pay for loss of rent for more than 12 months.

2) Index Linking

The sum insured stated in the schedule for **Buildings** will be adjusted monthly in line with the House Rebuilding Cost Index produced by the Royal Institute of Chartered Surveyors. If the variation is a reduction **We** will not reduce the sum insured unless **You** tell **Us** in writing to do so. At each renewal the premium will be calculated on the adjusted sum insured. Where **We** specify in this policy a monetary amount up to which **We** will pay for a claim such specific monetary amounts are not Index-linked.

3) Professional Fees and Other Costs.

Following loss or damage due to an insured peril **We** will pay for, provided **Our** prior agreement has been obtained: architects, surveyors, legal and other fees, the cost of making the **Buildings** safe, removal of debris and clearing the site, the additional costs of rebuilding or repair arising from compliance with government or local authority requirements.

EXCLUSIONS

- a) Any costs in preparing a claim under this policy.
- b) Costs arising under a notice served by the government or local authority prior to the loss or damage.

Settling claims for loss or damage

- 1) If the **Buildings** are damaged **We** will pay the cost of replacing or repairing the damaged property as long as:
 - a) the **Buildings** were in good repair before the incident giving rise to the damage.
 - b) the sum insured is at least the same as the cost of rebuilding the **Buildings**.
- 2) If the **Buildings** are damaged and the sum insured is less than the cost of rebuilding the **Buildings** then **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly. **We** will not reduce the sum insured after a claim as long as the replacement or repair work is completed, and any recommendations **We** make to prevent further damage, are carried out without delay. The most **We** will pay for one claim is the sum insured for **Buildings** (less any applicable excess). **We** will not pay for replacing any undamaged part or item forming part of a set.

Contents insurance

This section only applies if shown in **Your Schedule**.

We will cover **You** for loss of or damage to the **Contents** in your **Home** or its outbuildings or private garage caused by the following insured perils.

We will not cover **You** for the policy excess which is shown on page 10.

We will not cover loss of or damage to property used only or mainly for business or professional purposes.

We will not cover **Electrical Goods**.

We will not cover **Contents** whilst the **Home** is **Unoccupied**.

Insured Perils

- 1) Fire, Explosion, Lightning and earthquake

EXCLUDING

- a) Any act of **Terrorism**.

- 2) Smoke.

EXCLUDING

- a) Any act of **Terrorism**.

- 3) Riot, civil commotion, strikes, labour or political disturbances.

EXCLUDING

- a) Any act of **Terrorism**.

- 4) Malicious acts or vandalism.

EXCLUDING

- a) Malicious damage caused by a person lawfully allowed in **Your Home**.

- b) Any act of **Terrorism**.

- 5) **Storm** or **Flood**.

EXCLUDING

- a) Loss of or damage to **Contents** in the open.

- 6) Water or oil escaping from any fixed domestic appliance or system.

EXCLUDING

- a) Loss or damage to the appliance or system the water or oil escaped from.

- 7) Theft or attempted theft.

EXCLUDING

- a) Theft or attempted theft caused by a person lawfully allowed in **Your Home**.

- b) Theft or attempted theft of **Money**, certificates, documents or **Valuables**;

- c) Theft or attempted theft by deception unless the **Home** was entered using forcible or violent entry.

- 8) The **Building** being hit by aircraft, other flying devices or anything dropped or falling from them; animals; falling trees, branches, telegraph poles, lamp-posts or pylons; falling **Aerials**; or vehicles.

EXCLUDING

- a) Loss or damage arising from the cutting down of trees.

- b) Any act of **Terrorism**.

- 9) Subsidence or heave of the site the

Buildings stand on or land slip.

EXCLUDING

- a) Loss or damage caused by or resulting from coastal or river or watercourse erosion.

- b) Loss or damage caused by faulty design, workmanship or material.

- c) Loss or damage caused by demolition of or alterations or repairs to the

Buildings.

- d) Loss or damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of the **Home** are damaged at the same time and by the same cause.

- e) The **Home** or land it is on settling, shrinking, bedding down or expanding.

Contents insurance - continued

Settling claims for loss or damage

- 1) If the **Contents** are damaged **We** will replace the damaged **Contents** as new, as long as the sum insured is at least equal to the cost of replacing all the **Contents**, However **We** may at **Our** option;
 - a) pay the cost of replacing the item as new, or
 - b) pay the cost of repairing any item;
- 2) If the **Contents** are damaged, and the sum insured is not equal to the cost of replacing all the **Contents** as new, then **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

We will not pay for replacing any undamaged part or item forming part of a set.

The most **We** will pay for any one claim is the sum insured for **Contents**, as shown on the **Schedule**, less any excess.

Legal liability

- 1) Any amount which **You** are legally liable to pay as compensation for accidental bodily injury to a person or loss of or damage to property, plus **Your** defence costs and expenses arising as owner/occupier of the **Home**.

EXCLUDING

- a) Legal liability arising from any contract or agreement unless **You** would have had the liability if the contract or agreement had not existed.
- b) Legal liability arising from **Your** profession, business or employment other than as owner of the domestic property.
- c) Legal liability arising from **You** owning any land or **Building** other than the **Home** indicated in the policy **Schedule**.
- d) Legal liability arising from **You** owning, possessing or using any:
 - i) aircraft;
 - ii) watercraft or hovercraft;
 - iii) animal;
 - iv) caravan or trailer;
 - v) crossbow or firearm;
 - vi) motor vehicle other than gardening equipment;

- e) Injury to **You**.
- f) Loss of or damage to property **You** own or have in **Your** possession.
- g) Any unlawful act.
- h) Bodily injury to any of **Your** employees or employers working on **Your** behalf or in connection with this insurance policy.
- i) More than £2,000,000 for any claim or claims arising from one event.

- 2) **Your** legal liability (under Section 3 of the Defective Premises Act 1972) or the Defective Premises (Northern Ireland) Order 1975, to pay compensation for accidental bodily injury to a person or accidental damage to property arising from faults in any private **Home** previously owned or leased by **You**.

EXCLUDING

- a) More than £2,000,000, plus costs **We** have agreed to in writing, for any claim or claims arising from one event.

Policy excesses

You must pay an amount towards each claim. The amount **You** pay is called the 'excess'. The following excesses apply to each and every claim.

	Occupied Property	Unoccupied Property
Subsidence	£1,000	£1,000
Buildings	£100	£500
Contents	£100	Cover not available
Loss of rent	Two weeks	Cover not available

If a subsequent endorsement is issued and reference is made to the policy excesses, then the amount on that endorsement shall supersede the excess listed above.

Legal protection

Definitions for legal protection

Lawyer The **Lawyer** or other suitably qualified person appointed to act for **You** under condition 2 under the section headed **Conditions applying to legal protection only**.

Legal costs All reasonable and necessary costs charged by the **Lawyer** up to the standard basis. Also the costs **Your** opponents have run up if **You** have to pay them, or pay them with **Our** agreement.

Territorial limit England, Scotland, Wales and Northern Ireland.

Occurrence The date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, then the **Occurrence** is the date of the first of these events.

Legal protection

We will negotiate for the following:

- 1) **Your** legal rights to recover any rent **Your** tenant owes **You** for the **Buildings**.
- 2) **Your** legal rights to evict anyone, other than tenants who do not have **Your** permission to be in the **Building**.
- 3) To defend **Your** legal rights if an event arising from **You** letting the **Buildings** leads to **You** being prosecuted in a criminal court.

Exclusions

- a) Any claim reported to **Us** more than 90 days after the date **You** should have known about the **Occurrence**.
- b) Any **Legal costs** that **You** pay or agree to pay before **We** have agreed to pay them.
- c) Any disagreement with **Your** tenant when the **Occurrence** is within the first 90 days of the first period of insurance and the tenancy agreement started before the commencement of this cover.
- d) Any claim relating to registering rent, reviewing rents, buying the freehold of the **Buildings** or any matter which relates to rent tribunals, land tribunals or rent assessment committees unless **You** are defending an action brought against **You** by **Your** tenant.
- e) Any claim to do with someone legally taking the **Buildings** from **You** whether **You** are offered **Money** or not, or restrictions or controls placed on the **Buildings** by any government or public or local authority.
- f) Any claim relating to any work done by any government or public or local authority.
- g) Applications for judicial reviews.
- h) Any fines, damages or other penalties, which **You** are ordered to pay by a court or other authority.
- i) Any disagreement with **Us**.
- j) Any legal action **You** take which **We** or the **Lawyer** have not agreed to or where **You** do anything that hinders **Us** or the **Lawyer**.

Legal protection - continued

Settling claims for legal protection

We will provide the cover in this section as long as:

- 1) The **Occurrence** happens during the period of insurance and
- 2) Any legal proceedings will be dealt with by a court or other body which **We** agree to and
- 3) In civil claims it is always more likely than not that **Your** claim or defence will succeed.

For all insured events **We** will help in making or defending an appeal.

The maximum **We** will pay for all claims resulting from one or more events arising at the same time or from the same cause is £25,000.

Conditions applying to legal protection only

1) **YOU** MUST DO THE FOLLOWING

- a) Take reasonable steps to keep any amount **We** have to pay as low as possible.
 - b) Try to prevent anything happening that may cause a claim.
 - c) Send **Us** and the **Lawyer** everything that **We** ask for in writing.
 - d) Give **Us** full details in writing of any claim as soon as possible and give **Us** any information that **We** need.
- 2)
- a) **We** can take over and conduct in **Your** name any claim or legal proceedings at any stage before a **Lawyer** is appointed.

- b) **We** can negotiate any claim on **your** behalf.
 - c) If **We** agree to start legal proceedings or if there is a conflict of interest **You** can choose a **Lawyer** by sending **Us** the **Lawyer's** name and address. **We** may choose not to accept the choice of **Lawyer** but only in exceptional circumstances. If there is a disagreement over the choice of **Lawyer** another **Lawyer** can be appointed subject to conditions 7 and 8 of this section of your policy.
 - d) Before **You** choose a **Lawyer** **We** can appoint a **Lawyer**.
 - e) **We** will appoint a **Lawyer** according to **Our** standard terms of appointment and the **Lawyer** must co-operate fully with **Us** at all times.
 - f) **We** will have direct contact with the **Lawyer** at all times.
 - g) **You** must co-operate fully with **Us** and with the **Lawyer** and must keep **Us** up to date with the progress of the claim.
 - h) **You** must give the **Lawyer** any instructions that **We** ask for.
- 3)
- a) **You** must tell **Us** if anyone offers to settle any claim.
 - b) If **You** do not accept a reasonable offer to settle a claim **We** may refuse to pay further **Legal costs**.
 - c) **You** must not negotiate or agree to settle a claim without **Our** consent and approval.
 - d) **We** may decide to pay **You** the amount of damages that **You** are claiming or is being claimed against **You** instead of starting or continuing proceedings.

Legal protection - continued

- 4)
 - a) If **We** ask **You** must instruct the **Lawyer** to have the bill for **Legal costs** taxed, assessed or audited.
 - b) **You** must take every step to recover **Legal costs** that **We** have to pay and must pay **Us** any **Legal costs** that are recovered.
- 5) If a **Lawyer** refuses to continue acting for **You** or if **You** dismiss a **Lawyer** the cover **We** provide will end at once unless **We** agree to appoint another **Lawyer**.
- 6) If **You** stop a claim without **Our** agreement or do not give suitable instructions to the **Lawyer** the cover **We** are providing will end at once.
- 7) If **We** cannot agree with **You** about the choice of **Lawyer** or about the handling of a claim **You** and **We** can agree in writing to choose another **Lawyer** to decide the matter in dispute.
- 8) If **We** cannot agree with **You** about **Your** choice of the second **Lawyer** **We** will ask the President of the Law Society to choose a **Lawyer**. Whoever loses the disagreement will have to pay the costs of settling it.
- 9) **We** will not pay any claim covered under any other policy or any claim that would have been covered by any other policy if this section of this policy did not exist.

Claims procedure and conditions

If **You** wish to make a claim, **You** may either contact the intermediary who arranged cover for **You** or **Us**. When submitting a claim form **You** must give **Your** policy number.

- 1) When **You** become aware of an event which is likely to result in a claim under this **Policy**, **You** must:
 - a) provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - i) seven days if caused by riot or civil commotion; or
 - ii) 30 days if from any other cause
 - b) tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help **Us** get back and identify the property;
 - c) immediately send **Us** every letter, claim, writ or summons without answering them;
 - d) supply, at **Your** own expense, all reports, certificates, plans, specifications, quantities information and help **We** ask for;
 - e) give **Us** all information and evidence, including written estimates and proof of ownership and value, that **We** ask for. **You** must pay any costs involved in doing this.

- 2) **YOU MUST NOT:**
 - a) Leave any property for **Us** to deal with
 - b) Dispose of any damaged items until **We** have had chance to inspect them
 - c) Repair any damaged items until **We** have had the chance to inspect them
 - d) Admit liability or promise to make a payment without **Our** permission.

- 3) **WE MAY DO THE FOLLOWING:**
 - a) Enter any **Buildings** where bodily injury or damage has happened;
 - b) Keep the insured property and deal with the salvage in reasonable way;
 - c) Negotiate defend or settle (in **Your** name and on **Your** behalf) any claim made against **You**.
 - d) Prosecute (in **Your** name for **Our** own benefit) any other person in respect of any amount **We** have or must pay.
 - e) Appoint a loss adjuster to deal with the claim.
 - f) Arrange to repair the damage to the property.

- 4) **YOU MAY DO THE FOLLOWING:**
 - a) Carry out temporary emergency repairs to make good the **Buildings** following damage caused by an insured peril. This is limited to the following without prejudicing **Your** position.
 - (i) necessary boarding up following damage to fixed glass in windows, doors, fan lights and skylights to make the **Buildings** secure
 - (ii) the provision of temporary doors for the purpose of weather proofing or securing the **Buildings**
 - (iii) weather proofing the **Buildings**
 - (iv) securing the site

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

- 5) **Our** rights
 - a) **We** may take, or ask **You** to take, any action necessary to get back, from anyone else, any costs **We** have to pay under this policy. **We** may do this before or after **We** pay **Your** claim.
 - b) **We** may take over the defence or settlement of a claim against **You** by another person.

- 6) Contribution - other insurances

If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **We** will pay only **Our** share of the claim.

General conditions

- 1) **You** must keep to the terms and conditions of this policy. Failure to do so may invalidate **Your** claim.
- 2) **Changes in circumstances.**
You must immediately tell **Us** about any change in **Your** circumstances. In particular **You** must tell **Us** if there is a change to:
 - a) the address of the property insured;
 - b) the use of the **Home** (including if the property becomes **Unoccupied** for any reason other than waiting for a tenant to move in); or
 - c) the **Home** structure.**You** must tell **Us** if, at any time, the:
 - a) total cost of rebuilding the **Home**; or
 - b) total cost of replacing the **Contents**; is greater than the sum insured.
 As soon as **You** are aware that **Your Home** will be unattended for more than 14 days in a row **You** must immediately:
 - a) turn off the water at the mains and drain the system; and
 - b) turn off any oil supply at the tank.
 - c) turn off all gas at the mains.
- 3) **Maintenance and safety requirements.**
 - a) All gas and electrical appliances and installations must be inspected as required by the appropriate legislation. Records of all inspections/work including repairs, replacement, maintenance and servicing undertaken and the appropriate documentation/certificate issued must be kept by you or a responsible person acting on your behalf. **We** must be able to inspect these records upon request.
 - b) All upholstered furniture must meet the Fire and Furniture Regulations Act. Any furniture added to the property after 1 March 1993 must keep to the relevant fire resistance requirements.
 - c) **You** must give **Your** tenants all relevant instruction manuals.
- 4) **Reasonable care.**
 - a) **You** must take all reasonable steps to prevent bodily injury and damage.
 - b) **You** must maintain the **Buildings** and **Contents** in a sound condition and good repair.
- 5) **Personal representatives.**
 If **You** die, **Your** personal representatives will have the benefit of this insurance for the rest of the current period of insurance as long as: they tell **Us**, as soon as possible, about **Your** death; and they keep to all terms and conditions of this policy.
- 6) **Cancellation.**
 - a) If **You** pay an annual premium:

We may cancel the policy by writing to **You** at **Your** last known address confirming that all cover will end 14 days after the date of **Our** letter; or **You** may cancel the policy by giving **Us** written instructions.
 - b) If **You** or **We** cancel the policy, and **You** have not made a claim during the current period of insurance, **We** will refund the premium, less an administration fee, for any remaining period of cover.
 - c) If **You** pay a monthly premium:

We may cancel the policy by writing to **You** at **Your** last known address and confirming that all cover will end seven days after the date of **Our** letter (if **We** are cancelling the policy because a premium has not been paid); or 14 days after the date of **Our** letter (if **We** are cancelling the policy for any other reason).
 - d) If **We** cancel the policy, and **You** have not made a claim during the current period of insurance, **We** will refund the premium for any remaining period of cover.

General conditions - continued

- 7) **Fraudulent claims.**
We will not pay for any claim which is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and recover any **Money We** have paid to **You** or **Your** representative.
- 8) **Governing law.**
Under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English law.
- 9) **Other insurance.**
If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **We** will pay only **Our** share of any claim.
- 10) **Rights to recovery.**
We may take, or ask **You** to take any action necessary to recover from a third party any costs **We** become liable for under this policy. **We** may do this before or after **We** pay **Your** claim.
- 11) **Administration Fee.**
We will charge an administration/ cancellation fee of £15 for every alteration to the policy made by **You** except for: death of policyholder, failure to renew or notification of changed bank details.

General exclusions

THIS POLICY DOES NOT COVER THE FOLLOWING:

- 1) **Existing damage.**
 - a) Any loss or damage occurring before the start of this policy.
 - b) Any loss or damage deliberately caused by **You** or anyone working on **Your** behalf.
- 2) **Use of the Buildings.**
 - a) Any loss or damage caused by cooking in rooms other than rooms that are fitted and designed as kitchens.
 - b) Any loss or damage caused by any portable heaters.
 - c) Costs for keeping to any requirements or regulations **You** knew of before the loss or damage occurred.
- 3) **Loss of value and consequential loss.**
 - a) Loss of value of the **Buildings**, **Contents** or any other property insured.
 - b) Consequential loss (that is any loss which happens as a result of, or has any side effect financial or otherwise, as a result of any loss to the **Buildings** or **Contents You** have insured).
- 4) Any loss caused by wear and tear or any gradually operating cause.
- 5) **We** will not cover loss of or damage caused by domestic pets or by insects or vermin.
- 6) **Pairs and sets.**
The cost of replacing or altering any undamaged part or item forming part of a set.
- 7) **Property not covered.**
 - a) Living creatures.
 - b) Motorised vehicles, trailers, caravans, or spare parts and accessories in or on any of them.
 - c) Property more specifically insured by any other policy.
 - d) Plants trees and shrubs in the garden.
- 8) **Radioactive contamination.**
Loss of or damage or legal liability directly or indirectly caused by:
 - a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning of nuclear fuel;
 - b) the radioactive, poisonous explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- 9) Property being confiscated or detained by any government or public or local authority.
- 10) **Sonic bangs.**
Loss of or damage from pressure waves caused by aircraft or other flying devices travelling at or above the speed of sound.
- 11) **War risks.**
Loss of or damage caused by war, invasion, revolution, **Terrorism** or any similar event.

Properties that incorporate both business and domestic use.

Notwithstanding anything contained herein to the contrary **We** will exclude

- 1) Shop fronts in the **Buildings** and the glass therein.
- 2) Any claim for the liability arising from the trade or profession or business.
- 3) Any claim for loss of rent arising from any part of the **Home** that is used for anything other than domestic accommodation.
- 4) Any claim for non-business **Contents** in the non-domestic part of the **Buildings**.
- 5) Any claim for business **Contents**.

Unoccupied Properties

If the **Home** becomes **Unoccupied** during the period of insurance or is **Unoccupied** at the start of this insurance, the following will apply:

We will cover **You** for damage to the **Buildings** only, whilst **You** are waiting for a tenant to move in or whilst the **Home** is undergoing **Renovation**, for a maximum of 60 consecutive days starting from the day the last tenant moved out. If at the end of 60 consecutive days a tenant has not moved in then all cover under this policy will cease.

- 1) **You** or **Your** agents must inspect the **Home** at least every 14 days to make sure that:
 - a) the gas and electricity supply is turned off at the mains;
 - b) the water supply is turned off at the mains;
 - c) all outside doors are securely locked;
 - d) all ground-floor and accessible upper-floor windows are securely fastened and any broken windows boarded up; and
 - e) the **Buildings** and all yards and areas surrounding the **Buildings** are free from fuel and waste materials.

You must keep a record of all inspections, **We** must be able to inspect **Your** records at any time.

- 2) If the **Buildings** are broken into or vandalised, **You** must immediately:
 - a) follow the claims procedure set out in this policy; and
 - b) keep a record of any necessary work and inspections. **We** must be able to inspect **Your** records at any time.

The following events will not be covered at any time whilst the **Home** is **Unoccupied**.

- 1) Riot, civil commotion, strikes, labour or political disturbances
- 2) Malicious act of vandalism
- 3) Water or oil escaping from any fixed domestic appliance or system
- 4) Theft or attempted theft
- 5) Frost damage to fixed water or heating systems in the **Home**
- 6) Accidental breakage of fixed, sanitary fixtures and ceramic hobs forming part of the property.
- 7) Loss or damage to **Contents**.

If the **Home** becomes vacant for any other reason then all cover shall cease from the date the tenant moved out.

Complaints procedure

We always aim to provide a first class service. However, if **You** have any complaint **You** should, contact the person who arranged this insurance for **You**.

If the matter is not resolved to **Your** satisfaction, please write to:

Managing Director
IGI Insurance Company Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

If **You** are still not satisfied **You** can contact the:

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

The complaints procedure above does not affect any legal right **You** may have to take action against **Us**.

This policy is provided by: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Tel. 0115 941 1022. Reg No 1229676.

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 on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300.

You can check the details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Landlord assistance service

Your policy provides **You** with an invaluable assistance service that operates 24 hours a day, seven days a week.

Legal advice

You can obtain legal advice on any personal legal matter. The advice is provided by a team of **Lawyers** who can assist and advise **You** quickly and expertly over the telephone. All advice given is completely confidential and if requested, or if the **Lawyer** thinks it is appropriate, can be confirmed in writing.

To use this 24 hours a day, seven days a week services simply call **01455 251500** **You** will then be asked to provide a scheme number, which is **70697** and the assistance **You** require will be provided.

Notes

IGI Insurance Company Limited
Market Square House
St James's Street
Nottingham NG1 6FG

Tel: 0115 941 1022
Fax: 0115 941 1316
Email: nottingham@igi.co.uk

Reg No. 1229676

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Authorised and regulated by the Financial Services Authority

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