



# Residential Let Property

## Policy Summary

This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which is issued when you purchase your policy and is also available upon request. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. It is important that you read the policy documents carefully when you receive them.

## Type of cover

This policy is specifically designed for owners of a residential property which is let on an Assured Shorthold Tenancy agreement, or any other residential tenancy agreement as agreed by UK General in writing. The policy term is for a period of 12 months.

## Insurer

This policy is arranged by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

## Significant Features and Benefits

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your policy wording
Buildings sum insured– covers the structure of your buildings against loss or damage caused by: <ul style="list-style-type: none"> <li>Fire, smoke, explosion, lightning or earthquake</li> <li>storm or flood</li> <li>Escape of water or oil</li> <li>Theft or attempted theft</li> <li>Collision or impact</li> <li>Riot, civil commotion, labour and political disturbances</li> <li>Malicious damage or vandalism</li> <li>Subsidence, landslip or heave</li> <li>Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</li> </ul>	Up to the Sum Insured shown on your schedule	Section 1 - Buildings
Costs of alternative accommodation if the building becomes uninhabitable following damage covered under the buildings section	Up to 20% of the building sum insured for a maximum period of 12 months unless otherwise specified within the policy schedule	Section 1 - Buildings
Expenses incurred in locating the source of and repairing resultant damage where an escape of water has occurred	Up to £5,000	Section 1 - Buildings
Accidental damage to fixed glass, sanitary fixtures and ceramic hobs	Up to your buildings sum insured	Section 1 - Buildings
Accidental damage to underground pipes, cables and services for which you are responsible	Up to your buildings sum insured	Section 1 - Buildings
Increased metered water charges	Up to £750	Section 1 - Buildings
Contents sum insured – covers loss or damage to your contents whilst in your home caused by: <ul style="list-style-type: none"> <li>Fire, smoke, explosion, lightning or earthquake</li> <li>storm or flood</li> </ul>	Up to the Sum Insured shown on your schedule	Section 2 - Contents

<ul style="list-style-type: none"> <li>▪ Escape of water or oil</li> <li>▪ Theft or attempted theft</li> <li>▪ Collision or impact</li> <li>▪ Riot, civil commotion, labour and political disturbances</li> <li>▪ Malicious damage or vandalism</li> <li>▪ Subsidence, landslip or heave</li> <li>▪ Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</li> </ul>		
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Cost of alternative accommodation if the building becomes uninhabitable following damage covered under the contents section	Up to 20% of the contents sum insured	Section 2 – Contents
Theft of contents from domestic outbuildings and garages	Up to £500	
Legal Liability to the public	Up to £2,000,000	Section 2 – Contents
Landlords legal liability	Up to £2,000,000	Section 3 – Landlords Legal Liability
<b>Additional Cover</b> - Accidental damage to buildings and/or contents	Up to the buildings sum insured and/or contents sum insured shown on your policy schedule	Section 1 – Buildings – Additional Cover and/or Section 2 – Contents - Additional Cover
<b>Additional Cover</b> - Malicious Damage caused by the Tenants to the Buildings and/or contents	Up to the buildings sum insured and/or contents sum insured shown on your policy schedule	Section 1 – Buildings – Additional Cover and/or Section 2 – Contents - Additional Cover

### General Conditions and Exclusions

General Conditions and Exclusions	What is not insured	Where to find information in your policy wording
General policy exclusions applicable to all sections	Loss or damage caused by; <ul style="list-style-type: none"> <li>▪ Radioactive contamination</li> <li>▪ War</li> <li>▪ Terrorism</li> <li>▪ Wear and tear or any gradual deterioration</li> <li>▪ Domestic pets, insects or vermin</li> <li>▪ Any deliberate act by you or your family</li> </ul>	Page 13
Buildings	<ul style="list-style-type: none"> <li>▪ The policy excess detailed on the policy schedule</li> <li>▪ The first £1,000 of any claim for subsidence</li> <li>▪ The first £250 of any claim for escape of water</li> <li>▪ Storm or flood damage to gates, fences, swimming pools and tennis courts</li> <li>▪ Loss or damage that occurs when the building is unoccupied for more than 60 days</li> <li>▪ Malicious damage or vandalism by any tenant or person lawfully on the property</li> </ul>	Section 1 - Buildings
Contents	<ul style="list-style-type: none"> <li>▪ The policy excess detailed on the policy schedule</li> <li>▪ The first £250 of any claim for escape of water</li> <li>▪ Loss or damage that occurs when the</li> </ul>	Section 2- Contents

	<ul style="list-style-type: none"> <li>building is unoccupied for more than 60 days</li> <li>▪ Theft or malicious damage caused by someone lawfully on the premises</li> <li>▪ Loss or damage caused by mechanical or electrical breakdown</li> </ul>	
Accidental damage to buildings and/or contents	<ul style="list-style-type: none"> <li>▪ Damage caused by wet or dry rot, vermin, fungus, insects or domestic pets</li> </ul>	Section 1 and 2 - Additional Cover
Malicious Damage caused by the Tenants to the Buildings and/or contents	<ul style="list-style-type: none"> <li>• Loss or damage caused by vermin; fungus; insects or domestic pets.</li> <li>• Loss or damage whilst the buildings are unoccupied for 60 days or more. An excess of £250 applies if the property is unoccupied for 30 days or more.</li> <li>• Any amount recoverable from the tenant up to the total amount of the initial deposit (proof of the deposit paid by the tenant must be submitted in the event of a claim).</li> <li>• Any loss or damage which is insured by a Policy issued to the tenant.</li> </ul>	Section 1 and 2 - Additional Cover

### Your right to cancel the policy

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel your policy after 14 days you will be entitled to a pro-rata return of premium.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### If you need to make a claim

Claims will be handled by Direct Group Property Services at the address shown in your policy wording. Should you wish to claim under your policy you should call the Direct Group Property Services Claims (Nexus) Helpline on 0344 412 4258 or by submitting a claim in writing as soon as possible and within 30 days of the event.

You must give Direct Group Property Services any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy wording.

### Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

#### SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf. If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

#### CLAIMS

Direct Group Ltd  
Customer Relations  
Quay Point,  
Lakeside Boulevard,  
Doncaster,  
DN4 5PL  
Tel: 0344 854 2072  
Fax: 0344 412 4138

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme ref 03402

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR  
Tel: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

#### Compensation

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

