

FOR INSURANCE OF LET PROPERTY OVERSEAS

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Certain Underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

SIGNIFICANT FEATURES AND BENEFITS

You can choose from Buildings and Contents insurance. Your intermediary 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.

It is a condition of this policy that you must meet all current local and national authority regulations governing rented accommodation

You should check with your insurance adviser, who will confirm what cover is being provided.

Buildings and Contents cover for loss or damage caused by:-

- Fire, Lightning, Explosion
- Aircraft and other flying objects
- Earthquake
- Storm, Hail, Flood
- Weight of Snow, Avalanche
- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from fixed domestic oil-fired heating installations
- Theft or attempted theft
- Collision by any vehicle or animal
- Persons taking part in Riots, Strikes, Violent Disorder, Civil Commotion or Malicious Damage
- Falling trees, Lamp posts and Telegraph poles
- Electrical power surge up to £1500 any one occurrence and up to £3000 in any period of insurance
- Accidental damage to oil pipes, underground water/gas supply pipes and underground cables up to £1000
- Accidental breakage of fixed glass, ceramic hobs, sanitary fixtures and solar panels all forming part of the buildings
- Subsidence or Heave of the site or Landslip

Also includes cover for:

- Loss of rent up to 10% of the sum insured
- Fire brigade charges up to £500
- Trace and access cover up to £1000
- Legal liability to the public for bodily injury and damage to property up to £5,000,000

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Standard excess £250.
- Earthquake excess £2,500 (this may be higher in certain countries and will be shown on your policy documents)
- Subsidence, Landslip, Heave excess £2,500
- Subsidence, Landslip, Heave maximum amount payable is £200,000
- Theft or attempted theft must involve forced or violent entry into or exit from the property
- There is no cover for Escape of Water/ Oil, Theft or Attempted theft, Riots, Strikes, Violent Disorder, Civil Commotion or Malicious Damage, Accidental Breakage/ Damage or Loss of rent if the property is left without tenants for more than 21 days in a row
- There is no cover for property belonging to your tenants
- There is no cover for loss of rent arising from your tenants leaving the property without giving notice to you or your letting agent



PERIOD OF INSURANCE

The insurance offered is a twelve month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

COOLING OFF PERIOD

You may cancel this insurance within fourteen days of you buying this insurance or the day on which you received the insurance documents, whichever is later. We will provide a full refund of the premium paid. We can decide not to refund any premium if you have made a claim on this insurance.

CLAIMS

If you believe that you have a claim under this insurance, you should notify us as soon as reasonably possible on 01443 229513.

COMPLAINTS

If you have a question or complaint, in the first instance you should contact your insurance broker.

If your complaint is about a claim, please contact your claims handler whose details will be shown in your claims documents.

If you are still not satisfied, you can ask the complaints department at Lloyd's to review your case, the address is:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Phone: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

You can also refer your complaint to:

The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR

These procedures do not affect your right to take legal action.

Details of the Lloyd's complaints procedure are set out in a leaflet "Your Complaint – How we can help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. However, unless specifically agreed to the contrary this insurance shall be subject to English Law.