



# Optima Landlord Policy



Please add this number to  
your mobile phone  
in case you need to claim:

**0345 166 9457**



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# Welcome

Thanks for buying landlord insurance with Ageas. We're one of the UK's largest insurers, protecting millions of people and businesses across the country, so you can have peace of mind that you're in safe hands.

This policy document, along with your policy schedule and statement of insurance or proposal form, make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy and so it's important that this is correct.

If there are any changes to your circumstances, the insured property or its occupancy, do let us know as soon as possible as they could affect your cover. You can see a list of the kind of things we need to hear about on page 25.

This document tells you what is and isn't covered by your landlord insurance policy. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you, please call the adviser who sold you your policy.

Hopefully, you'll never need us, but if you do make a claim we promise to deal with it as quickly as possible, leaving you one less thing to worry about.

Thanks again for choosing Ageas.

**François-Xavier Boisseau**  
CEO, Insurance

# Your policy in a nutshell

We've designed our landlord insurance policy to cover you against the unexpected. However, like all insurance policies, there are limits to what we'll cover and what we won't.

Here's a brief overview of the main things that your policy will pay out for. You'll find the full details later in this document.

Buildings insurance	Landlord contents insurance
	
<p>Some of the main reasons customers make a claim on their buildings insurance include:</p> <ul style="list-style-type: none"><li>• The insured property has been damaged by a fire or by theft or attempted theft.</li><li>• The insured property has been damaged by flood, storm or leaking water.</li></ul>	<p>Some of the main reasons customers make a claim on their landlord contents insurance include:</p> <ul style="list-style-type: none"><li>• The insured property has been burgled.</li><li>• Their items have been damaged by fire, flood or leaking water.</li></ul>

Some of the main reasons we won't pay a claim are:

- The damage was due to general wear and tear, poor design or workmanship.
- The claim was for theft or vandalism caused by tenants, but the customer hadn't purchased the Optional covers under Section B or D of the policy.
- The damage was a result of criminal activity by you or your tenant.
- The insured property was unoccupied at the time of the loss.

## Wear & tear

Almost everything in the insured property will suffer from general wear and tear over time. You can extend the lifetime of your property and the contents within it by taking care of them and maintaining them.

We recommend that where possible you arrange access to the property to check that there are no maintenance issues that may lead to future loss, damage or injury. For example, from time to time it would be worth having your roof checked for missing or cracked tiles and making sure that any exposed pipe work is insulated to protect against freezing. We also recommend checking bathrooms to ensure that there is no failure of the grout or sealant.

If you look after your property and something unexpected happens, that's when your insurance should be there to help. However, if for example, your roof leaks because you haven't looked after it, that's when we may not be able to pay a claim.

# Making sense of your policy

We've tried to make this document as easy to use and understand as possible. However, there are still a handful of words and phrases that you may not be familiar with. We've explained these where we use them in the document.

Some words also have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy. We've defined all those words below, and these definitions apply wherever we use those words in the rest of the document.

**Buildings** – When we use the word buildings, we mean the structure of the insured property, including any fixtures and fittings, as well as any garages and outbuildings, such as sheds or greenhouses. We also mean garden walls, gates and fences, paths, drives and patios, permanent swimming pools (made of brick, stone or concrete), hard tennis courts, and fixed hot tubs. Buildings doesn't include any structure that's not designed to be permanent, such as tents and gazebos. It doesn't include land or things in your garden such as flowerbeds, hedges, lawns, plants, shrubs or trees. Finally, it doesn't include anything used for trade or business purposes, or common or shared areas such as external walls, roofs or entrance ways (unless you are legally responsible for them).

**Flat** – When we use the word flat, we mean one individual flat, apartment or maisonette within a block or property.

**Insured Property** – When we use the word insured property, we mean the domestic house, bungalow or flat, including any garages and outbuildings, at the address which you've insured.

**Landlord contents** – When we use the words landlord contents we mean any household goods, furnishings, appliances and arials contained within the insured property which you own or for which you are responsible.

Landlord contents doesn't include motor vehicles, aircraft, caravans, motor or sail boats or any parts or accessories. It also doesn't include animals, birds, fish or any interior decorations in the insured property. Finally, it doesn't include any money, business equipment or valuables. By valuables we mean jewellery, works of art, collectors' items, ornaments, precious stones and anything made from precious metals such as gold. We also mean clocks, watches, televisions, games consoles, audio equipment, home computers, laptops or portable computer equipment, musical instruments, photographic equipment, binoculars, telescopes, furs and guns.

**Policy schedule** – This is a document that you will have been given when you set up your policy. It contains all the specific details of your policy, such as the maximum claim limits and the dates when the policy starts and ends. It will also include the address of the insured property along with details of the excesses and whether any of the optional elements of cover are included or not. We'll issue you a new policy schedule each time you renew, or if a change is made to your policy.

**Unoccupied** – By unoccupied we mean that the insured property hasn't been lived in for more than 30 days in a row.

**Tenant** – When we use the word tenant we mean:

- 1 An occupier of the insured property by virtue of one individual tenancy agreement, arranged for either a single person and/or their partner or family who reside with them.
- 2 An occupier of the insured property who is a relative of the landlord.

**Tenancy Agreement** – A written tenancy agreement between you and the tenant which is:

- an assured shorthold tenancy agreement within the meaning of the Housing Acts 1988 and 1996; or
- let under The Private Housing (Tenancies)(Scotland) Act 2016; or
- let under The Private Tenancies Order 2006 (Applies to insured properties in Northern Ireland)
- any other residential tenancy agreed by us in writing.

Just to be clear, if we use the words 'Ageas', 'we', 'our' or 'us' - then we're talking about Ageas Insurance Limited,

Finally, where we use the word 'you' or 'your' - we're talking about the landlord(s) named on the policy schedule.

# Guide to making a claim on your landlord insurance

## 1 Before you call us

If something's been stolen, or the insured property has been damaged by theft or vandalism, you must start by calling the Police. Please make sure you get a crime reference number.

It's really important that you don't throw away any damaged items until we say so.

Finally, don't negotiate or settle any claims made against you, unless we've written to you to say you can.

## 2 Call our 24 hour claims helpline on **0345 166 9457**

Our helpline is open 365 days a year, 24 hours a day, so someone will always be here to get your claim started whenever you call us.

## 3 How we'll handle your claim

You'll need to provide details of everything that's been lost, stolen or damaged, and we may ask for receipts or proof of purchase in some cases.

If we approve your claim, we'll ask you to pay the excess. We'll then repair or replace your damaged, lost or stolen items, or rebuild your property, depending on the type of claim. Alternatively, we may make you a cash offer. We'll decide which way of paying your claim is most appropriate.

If we suggest a repair, rebuild or replacement, we may offer to use one of our own partners. However, if you wish to use someone else, you're free to do so, but if this is more expensive than the rate we can get from one of our partners, we won't pay for the extra cost.

If we decide not to repair, rebuild or replace the buildings or landlord contents that you're claiming for, we'll offer to make you a cash payment. We work out the offer by calculating the loss in value of your buildings or landlord contents, as well as the estimated cost of repairing or replacing them. We'll then offer you the lower of these two amounts.

You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.

### What is the excess and how does it work?

The excess is the amount that you'll have to pay towards any claim you make. For example, if you make a claim for £1,000 and have an excess of £100 on your policy, we'd only pay you £900.

There are different excesses for different parts of your landlord insurance policy. You'll find the details of these in the policy schedule, which was sent to you when you bought your policy. In some cases, we don't apply an excess. We'll tell you where that's the case at the relevant part in the policy.

If you need to claim on more than one part of your landlord policy for the same event, we'll only make you pay one excess. This will be the highest excess that applies to the parts of your policy that you're claiming under.

# Guide to making a claim on your landlord insurance continued

## Matching sets & suites

We treat each separate item of a matching pair, set or suite of furniture, soft furnishings, bathroom suite or other fixtures and fittings as a single item. If an item that's part of a matching set or suite is damaged, we'll aim to repair it or provide an identical replacement. However, if it's not possible to provide a suitable repair or replacement, we'll only pay for the damaged item. Just to be clear, we'll not make any contribution for undamaged items that are part of a set or suite.

If an item in a matching set or suite is lost or damaged, the undamaged matching items may lose some value even if they haven't been lost or damaged themselves. This loss of value is not covered by your policy.

## Matching carpets

If you've got a matching carpet or other floor covering in more than one room or area of the insured property and this is separated by a break, then we'll treat each room or area as separate. We'll only pay for the damage to the carpet or floor covering in the room or area where the damage happened and we won't pay for matching carpets in other rooms.



# Important information about your policy

## Claim limits on your policy

The maximum your policy will pay depends on the type of claim you're making.

When you buy your policy, you'll agree the overall amount of cover with your insurance adviser. However, some types of claims fall outside this limit. For example, claims for alternative accommodation won't count towards the overall claim limit that was agreed when you bought the policy.

However, each of these additional parts of cover have their own separate limit, and you can find out what these are by checking your policy schedule.

It's really important that you've got the right amount of cover in place for your needs. If you've not taken out enough cover to replace the insured property and landlord contents as new, this may have an effect on how much we pay for a claim.

To help work out the rebuild cost of your house, visit the Building Cost Information Service at [www.bcis.co.uk](http://www.bcis.co.uk), provided by the Royal Institute of Chartered Surveyors, where you'll find a free to use calculator.

If the insured property is a flat, apartment or maisonette you should seek advice from a chartered surveyor to ensure that the sum insured under Section A Buildings adequately represents the costs of rebuilding the portion of buildings owned by you, or for which you are legally responsible (including common or shared parts such as external walls, roof, entrance ways).

To work out the value of landlord contents, make a list of all the contents items and calculate what it would cost to replace them as new.

For the landlord contents section, any changes we make to our cover limits will be based on the Consumer Durables Index provided by the Office for National Statistics. We'll only reduce your cover if you ask us to.

If you make a claim and we discover that you didn't have enough cover, there are a number of different ways that we can handle your case.

If our team decide that we wouldn't have offered you insurance if you'd given us more accurate information when you bought your policy, we won't be able to pay any of your claim.

In most cases, however, we'll pay some of your claim. To work out how much we'll pay, we'll calculate what

we'd have charged to offer you the level of cover that you would have needed to insure your buildings or landlord contents as new in full. We then work out what percentage of this new premium you actually paid, and this will be the percentage of your claim that we pay.

So, for example, if you bought £15,000 of cover for landlord contents, and we calculate that they're actually worth £30,000, we'll calculate how much you would have had to pay us to cover you for the full amount.

If you were paying £100 a year for your cover, and we calculate that you would need to have paid £250 a year for the level of cover you needed, we'd calculate that £100 is 40% of £250. As a result, we'd only pay 40% of any claim you make on your landlord contents policy. This would apply even if you were making a claim which was below your policy's maximum claim limit.

So if you made a claim for £30,000, we'd only pay £12,000 in this example.

For this reason, it's really important you tell us about any changes to your property, or any increase in value of the landlord contents.

## Unoccupied Properties

We understand that from time to time the insured property may be unoccupied between lets. It is important to note that cover will be restricted during this time. It is advisable to take precautions to protect the insured property from loss or damage during periods of unoccupancy, including but not limited to ensuring that:

- All locks, bolts and other security devices are put into operation
- The property is inspected internally and externally at least once every 14 days
- Post and newspapers are removed, and visible external areas such as lawns and hedges maintained to create the appearance that the property is occupied
- Heating is maintained throughout the property at around 15 degrees centigrade during the winter months, or alternatively turn off the gas, electricity and water supplies at the mains and fully drain the water system

# Important information about your policy continued

## Landlord Responsibilities

As a landlord you must comply with all regulatory and statutory requirements applying to the letting of the insured property, including but not limited to:

- Not exceeding the number of persons legally allowed to reside at the premises
- Ensuring regulatory requirements for gas appliance, electrical equipment and fire safety inspections are met
- Ensuring that the property meets the minimum energy efficiency standard
- Taking steps to ensure that the property is maintained in a good state of repair to prevent loss, damage or injury

We may not be able to consider your claim if you have failed to comply with regulatory and statutory requirements for letting a property.

## Tax advice service – Telephone line

As part of your policy, we offer a telephone advice line provided by our partner DAS. To help us improve our service standards, we may record all inbound and outbound calls.

**0345 120 8415**

Open Monday to Friday,  
9am to 5pm

We offer confidential advice over the phone on personal tax matters in the UK. Tax advice is provided by tax advisors 9am-5pm, Monday to Friday, excluding public and bank holidays.

If you call outside these times, a message will be taken and a return call arranged within the operating hours.

## Always tell the truth

It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.

If we do find that you've defrauded us, we may void the policy, which means we'd treat you as though the policy had never been issued, and we wouldn't give you a refund.

We might also refuse to pay a claim, or make you repay any money we've already paid out in claims where fraud has occurred. This is explained again in the section 'Things we won't pay out for' on page 11.

We'll also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the Police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us. This way we can pay any claims you make and keep the cost of our insurance down for all our customers.



The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

**0800 422 0421**

[insurancefraudbureau.org/cheatline](https://insurancefraudbureau.org/cheatline)

## Law Applicable to the policy

If you choose to take a dispute to the courts, this contract is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

# What your policy does & doesn't cover

## Things we won't pay out for

There are some circumstances in which your policy won't pay out. In the tables that start on page 12, you'll see a detailed list of what is and isn't covered depending on the reason you make a claim.

But there are a few things we won't pay out for regardless of the circumstances. We've laid these out below.

- We won't pay for claims that are a result of wear and tear or anything that happens gradually. This includes damage to electrical appliances and other items caused by them breaking down.
- We won't pay claims that wouldn't have been made if you'd dealt with existing problems to the insured property. It's your responsibility to look after your buildings and landlord contents, and your policy is designed to only cover you for things that you couldn't have reasonably prevented. You must also deal with a problem as soon as you become aware of it.
- We won't pay claims caused by frost, rot, mildew, fungus or poisoning.
- We won't pay for damage caused by insects, parasites, wild animals and birds.
- We won't pay for any damage caused by repairing, cleaning, demolishing or making alterations to your buildings or landlord contents.
- We won't pay for any claims caused by a person or people acting alone or in association or government, using biological, chemical or nuclear force or contamination.
- We won't pay for claims caused by contamination from nuclear fuel or nuclear waste.
- We won't pay for any loss which is a side effect, or happens as a result of the event for which you're making a valid claim. For example, we won't pay for any reduction in the market value of your property, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim.
- We won't pay for legal costs, damage, losses, as well as any money you're legally obliged to pay to other people, if you are insured under any other liability policy (including more specific policies such as your pet or travel insurance) until the limit of indemnity under that policy has been exhausted.
- We won't cover claims caused by any criminal or deliberate act by you or your tenant. However, you may be able to claim under Section B: Optional buildings cover or Section D: Optional landlord contents cover if you have purchased these covers.
- We won't pay claims made without the permission of the policyholder named on the policy schedule.
- We won't pay claims that are as a result of your failure to comply with any regulatory or statutory requirements for letting a property.
- We won't pay for any claim that is found to be fraudulent. We may also choose to either void or cancel your policy if a fraudulent claim or policy application is made. We'll also look to recover from you any investigation fees, legal costs or payments that might have already been made to you if we later find that any element of your claim was fraudulent.
- We won't pay for, or make a contribution towards any claim for undamaged items that are part of a set or a suite.
- We won't pay claims for any items belonging to the tenant.
- We won't pay for any damage to the building and/or landlord contents that the tenant has been made liable for under the terms of their tenancy agreement.

# Section A: Buildings insurance

## 1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your buildings are damaged by fire, smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing or melting.

## 2 Riots

What's covered	What's not covered
We'll pay claims where your buildings are damaged by a riot.  You need to report the damage to the police within seven days.	

## 3 Vandalism

What's covered	What's not covered
We'll pay claims for vandalism to your buildings.	<p>We won't pay for claims which are the result of vandalism caused by you, or by a person who is allowed to be in the insured property, such as a cleaner, gardener or tenant.</p> <p>We won't pay claims which are the result of vandalism caused by the tenant, once the tenancy agreement has ended.</p> <p>We also won't pay claims which are the result of vandalism if the insured property is unoccupied.</p> <p>Finally, whilst we won't pay claims for vandalism caused by your tenant under this section of the policy, you may be able to claim under Section B of the policy if you have purchased the Optional cover.</p>

# Section A: Buildings insurance continued

## 4 Damage to your property caused by moving objects

What's covered	What's not covered
<p>We'll pay claims where your buildings are hit by moving or falling objects.</p> <p>For example, we'd cover you if your buildings were hit by an aircraft, car or falling tree.</p>	<p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your buildings.</p> <p>We won't pay for damage caused by all or part of a tree being cut down.</p> <p>We also won't pay for damage to hedges, gates and fences.</p> <p>We won't pay for damage caused by household pets.</p> <p>Finally, we won't pay for damage to television and radio aerials, satellite dishes, masts, or their fittings.</p>

## 5 Storm

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a storm.</p> <p>By a storm, we mean strong winds of over 55mph, or damage by extreme rain or snow. Rainfall is extreme if more than an inch falls in an hour. Snowfall is extreme if 12 inches or more falls in a 24-hour period.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>We won't pay for rain or water damage to the inside of your buildings if the water gets into the insured property as a result of poor workmanship, bad design or wear and tear.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims.</p>

## 6 Flood

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a flood.</p> <p>By flood, we mean water that comes suddenly into your buildings from outside, and which enters at the ground floor or below.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims.</p>

# Section A: Buildings insurance continued

## 7 Subsidence

What's covered	What's not covered
<p>We'll cover you for damage to your buildings as a result of subsidence, ground heave or landslip.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath your buildings, which can happen as a result of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your property. For example, if you lived on a hill and the ground below your property moved, causing damage to your main building.</p>	<p>Your policy won't pay out for damage to your buildings if the materials that they're built from shrink or expand.</p> <p>We also won't pay for damage to the buildings or their foundations caused by something known as settlement.</p> <p>Settlement is the downward movement of the buildings caused by the soil underneath them becoming compressed by the weight of the buildings. It's different to subsidence, because it's caused by the weight of the property, rather than the soil changing underneath your property. It tends to happen in the early years after a building or extension has been built.</p> <p>We won't pay for any damage that's been caused by the sea or a river eroding the land underneath or around your buildings.</p> <p>We also won't pay for damage to any part of your buildings, except your garage, unless the main building is also damaged at the same time and by the same cause.</p> <p>That means we won't pay for damage to things such as outbuildings, sheds, greenhouses, swimming pools, tennis courts, walls (including retaining walls), gates, patios, fences, septic tanks, paths and driveways unless your main building is damaged at the same time and by the same cause.</p> <p>Similarly, we won't pay claims for damage to solid floors unless the foundations underneath the outside walls are damaged at the same time and by the same cause.</p> <p>We won't pay for damage caused by faulty materials, poor design or poor workmanship. This includes any work on your buildings that didn't meet building control regulations when the work was completed.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organisation.</p>

# Section A: Buildings insurance continued

## 8 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage to your buildings caused by water or oil leaking from your tank, pipes, drains or oil-fired heating system. We'll also pay for damage caused by water freezing within any of these.</p> <p>We'll also pay for damage caused by water leaking from or freezing in appliances within the insured property.</p> <p>Sometimes it's not easy to find where water or oil is leaking from. So we'll cover any reasonable costs you have to pay to find the leak, and that includes the cost of repairs to walls, floors or ceilings. But you must get our agreement before work starts, so we can decide whether finding the leak is the most practical and cost-effective solution to the problem. For example, it may cost less to install new pipework than knocking holes in walls or floors to find the original leak.</p>	<p>We won't pay for damage to your buildings caused by leaking or freezing water or oil when the insured property is unoccupied.</p> <p>We won't pay for damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>We won't pay for repairs to the pipework or other parts of the water or heating system unless they're caused by freezing. If they're damaged for any other reason, this part of the policy won't cover you. This part of your policy also won't pay claims for damage caused by water overflowing from sinks, bidets, showers and baths, as a result of taps being left on.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the 'Leaking or freezing water &amp; leaking oil' part of the policy. These claims must be dealt with under the subsidence part of the policy on page 14. A higher excess applies to all subsidence claims.</p>

## 9 Theft

What's covered	What's not covered
<p>We'll cover you for any damage to your buildings as a result of theft or an attempted theft.</p>	<p>We won't pay claims for theft or any attempted theft by you, or by a person who is allowed to be in the insured property, such as a cleaner, gardener or tenant.</p> <p>We won't pay claims which are the result of theft caused by your tenant, once the tenancy agreement has ended.</p> <p>We won't pay claims if the insured property is unoccupied.</p> <p>Finally, whilst we won't pay claims for theft or attempted theft caused by your tenant under this section of the policy, you may be able to claim under Section B of the policy if you have purchased the Optional cover.</p>

# Section A: Buildings insurance continued

## 10 Property owners' legal responsibilities

What's covered	What's not covered
<p>You may be asked to pay damages to an individual or company if an accident happens in or around the insured property.</p> <p>In the event that an accident on the insured property leads to someone's death or injury, or leads to them contracting an illness or disease, we'll cover any damages that you're legally obliged to pay.</p> <p>We'll also pay for any damage to another individual or company's property, as a result of an accident.</p> <p>If you sell the insured property, you could still be asked to pay for an accident on your old property if the incident was caused by faulty workmanship.</p> <p>When this happens we'll also cover you for seven years after this policy ends or is cancelled, as long as the damage happened after you'd sold the insured property.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p>	<p>We won't cover you if an accident on the insured property kills or injures you, someone in your family or anyone you employ permanently in or around the insured property such as a nanny, cleaner or gardener.</p> <p>We also won't cover you if any of these people become ill or catch a disease in the insured property.</p> <p>We won't cover you for any loss, damage or injury as a result of your failure to adequately maintain the insured property in a good state of repair.</p> <p>We won't cover you for any damage to property that you own or has been given to you by someone else to look after. And we also won't cover you for any damage to property that's been leased or rented to you.</p> <p>We won't cover you for any damages if they're a result of an accident involving a lift that you own or are responsible for maintaining, unless it's a stairlift.</p> <p>We won't cover you for damages if they arise as a result of something you or your family did deliberately or maliciously.</p> <p>We also won't cover you for damages that arise from using the insured property for business or employment, other than letting of the insured property.</p> <p>We won't pay claims just because you've made an agreement with another person.</p> <p>Finally, we won't pay more than the amount shown in the policy schedule.</p>



# Section A: Buildings insurance continued

## 11 Professional fees & costs

What's covered	What's not covered
<p>If your buildings are damaged, we'll cover you for any necessary and reasonable costs that you need to pay as part of the repair or rebuild, as long as the damage would have been covered elsewhere in this buildings policy. This means we'll pay for legal fees, as well as fees for architects and surveyors. It also includes the cost of clearing debris from your property, as well as clearing drains and demolishing or stabilising your buildings.</p> <p>Finally, we'll also cover other costs necessary to meet government or local authority requirements.</p>	

## 12 Rent or alternative accommodation

What's covered	What's not covered
<p>If the insured property can't be lived in following a valid claim under covers 1-9 of Section A of this policy, we'll pay for similar alternative accommodation that you are legally responsible to provide for your tenant under the tenancy agreement, or the rent you would have received while the insured property can't be lived in.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit.</p>	<p>If we reject a claim for damage to your buildings under another part of this policy, then you won't be able to claim for rent or alternative accommodation.</p> <p>We won't pay claims where the property was unoccupied prior to the loss, unless you are able to provide a tenancy agreement as evidence that a new tenant had been due to take up residency in the insured property.</p>

# Section B: Optional buildings cover

You're only covered under this section of the policy if it says so on your most recent policy schedule.

## 1 Accidental damage to your buildings

What's covered	What's not covered
<p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't pay for damage caused by chewing, scratching, tearing or fouling by pets.</p> <p>We won't pay for accidental damage if the property is unoccupied.</p> <p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your buildings.</p> <p>We won't pay to put right poor workmanship or bad design. This includes any work which didn't meet building control regulations when it was completed.</p> <p>Claims relating to subsidence must be made under section A of this policy.</p> <p>If we refuse to pay all or part of your claim, you can't try and make a further claim on this accidental damage section of the policy.</p> <p>Finally, we won't pay claims under this section of the policy if they're covered elsewhere in your buildings policy, because the excess may differ.</p>

## 2 Underground pipes, drains & cables

What's covered	What's not covered
<p>We'll pay the cost of repairing fabric of cables, underground pipes, drains and tanks serving the insured property if they're accidentally broken.</p>	<p>We won't pay for clearing blocked drains, unless the blockage is caused by structural damage to the drain itself.</p> <p>We won't pay for damage to drains serving the insured property which are not your responsibility.</p>

# Section B: Optional buildings cover continued

## 3 Glass, toilets & other fittings

What's covered	What's not covered
<p>We'll pay for the cost of repairing or replacing any fixed panes of glass or ceramic hobs built into cookers if they're accidentally broken, as long as these are permanent fixtures in the insured property.</p> <p>We'll also pay to repair or replace solar panels and sanitary fixtures, such as baths and toilets, which are accidentally broken.</p>	<p>We won't pay for damage caused by scratching or denting.</p> <p>We also won't pay for things that are accidentally broken when the insured property is unoccupied.</p> <p>Finally, we won't pay for the cost of repairing or replacing window or door frames that are accidentally broken.</p>

## 4 Theft or Vandalism by your tenant

What's covered	What's not covered
<p>We'll pay claims where your buildings are damaged by theft and/or vandalism caused by your tenant.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't pay claims which are the result of theft and/or vandalism caused by your tenant, once the tenancy agreement has ended.</p>

## 5 Damage caused by emergency services

What's covered	What's not covered
<p>We'll cover the cost of damage to the insured property or garden items caused by the emergency services while they're getting into the insured property to deal with an emergency.</p> <p>By garden items, we mean flowerbeds, hedges, lawns, potted plants, shrubs or trees outside your buildings but within the boundaries of the insured property.</p>	<p>We won't pay for the cost of damage if the emergency access was required as a result of any criminal activity by your tenant.</p>

# Section C: Landlord contents insurance

You're only covered under this section of the policy if it says so on your most recent policy schedule. This section of your policy only covers your landlord contents when they're at the insured property.

## 1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your landlord contents are damaged by fire or smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing or melting.

## 2 Riots

What's covered	What's not covered
We'll pay claims where your landlord contents are damaged by a riot.  You need to report the damage to the police within seven days.	

## 3 Vandalism

What's covered	What's not covered
We'll pay claims for vandalism to your landlord contents.	We won't pay for claims which are the result of vandalism caused by you, or by a person who is allowed to be in the insured property, such as a cleaner, gardener or tenant.  We won't pay claims which are the result of vandalism caused by the tenant, once the tenancy agreement has ended.  We also won't pay claims which are the result of vandalism if the insured property is unoccupied.  Finally, whilst we won't pay claims for vandalism caused by your tenant under this section of the policy, you may be able to claim under Section D of the policy if you have purchased the Optional cover.

# Section C: Landlord contents insurance continued

## 4 Damage to your property caused by moving objects

What's covered	What's not covered
<p>We'll pay claims where the insured property is hit by falling objects, and your landlord contents are damaged as a result.</p> <p>For example, we'd cover you if the insured property was hit by an aircraft, car or falling tree.</p>	<p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to landlord contents.</p> <p>We won't pay for damage caused by all or part of a tree being cut down.</p> <p>We also won't pay for damage to hedges, gates and fences.</p> <p>Finally, we won't pay for damage caused by household pets.</p>

## 5 Storm

What's covered	What's not covered
<p>We'll cover you for damage to landlord contents caused by storm.</p> <p>By a storm, we mean strong winds of over 55mph, or damage by extreme rain or snow. Rainfall is extreme if more than an inch falls in an hour. Snowfall is extreme if 12 inches or more falls in a 24-hour period.</p>	<p>We won't pay for rain or water damage to the inside of your buildings if the water gets into your house as a result of poor workmanship, bad design or wear and tear.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy below.</p>

## 6 Flood

What's covered	What's not covered
<p>We'll cover you for damage to landlord contents caused by a flood.</p> <p>By flood, we mean water that comes suddenly into your buildings from outside, and which enters at the ground floor or below.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy below.</p>

# Section C: Landlord contents insurance continued

## 7 Subsidence

What's covered	What's not covered
<p>We'll cover you for damage to landlord contents of the insured property as a result of subsidence, ground heave or landslip.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath the buildings, which can happen as a result of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your property. For example, if you lived on a hill and the ground below your property moved, causing damage to your main building.</p>	<p>We won't cover you for any damage to landlord contents if it happens as a result of your buildings' foundations shrinking or expanding.</p> <p>We also won't pay claims if your landlord contents are damaged as a result of the sea or a river eroding the land around your buildings.</p> <p>We won't pay for claims which are caused by faulty materials, poor design or poor workmanship. This includes any work on your buildings which didn't meet building control regulations when the work was completed. We won't pay for any damage that started before this policy came into force.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organisation.</p>

## 8 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage to landlord contents caused by water or oil leaking from your tank, pipes, drains, home appliances or oil-fired heating system. We'll also pay for damage caused by water freezing within any of these.</p>	<p>We won't pay for damage caused by leaking or freezing water or oil when the insured property is unoccupied.</p> <p>We won't pay damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>This part of your policy also won't pay claims for damage caused by water overflowing from sinks, bidets, showers and baths, as a result of taps being left on.</p>

# Section C: Landlord contents insurance continued

## 9 Theft

What's covered	What's not covered
<p>We'll cover you if landlord contents are stolen from the insured property and we'll also cover you for any damage to landlord contents caused by someone attempting to steal them.</p> <p>The maximum we'll pay for items stolen from an outbuilding or garage is lower than the landlord contents maximum claim limit.</p> <p>You'll find all the details of our claims limits in your policy schedule.</p> <p>By outbuildings, we mean sheds and greenhouses and any structure within the boundaries of the insured property which is on permanent foundations. This does not include garages or any structure made of non-rigid material.</p>	<p>We won't pay claims for theft or any attempted theft by you, or by a person who is allowed to be in the insured property, such as a cleaner, gardener or tenant.</p> <p>We won't pay claims which are the result of theft caused by your tenant, once the tenancy agreement has ended.</p> <p>We won't pay claims if the insured property is unoccupied.</p> <p>Finally, whilst we won't pay claims for theft or attempted theft caused by your tenant under this section of the policy, you may be able to claim under Section D of the policy if you have purchased the Optional cover.</p>

## 10 Your legal responsibility for domestic employees

What's covered	What's not covered
<p>If you employ people permanently to work directly in connection with the insured property we'll cover you for any costs you're legally obliged to pay if they're accidentally injured, die or become ill during the course of their work for you.</p> <p>This cover applies anywhere in the world as long as your employees were appointed in the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p>	<p>We won't cover you for any loss, damage or injury as a result of your failure to adequately maintain the property in a good state of repair.</p>

# Section D: Optional landlord contents cover

You're only covered under this section of the policy if it says so on your most recent policy schedule.

## 1 Accidental damage to landlord contents within the insured property

What's covered	What's not covered
<p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't cover scratches or dents unless they prevent you from using the item. We also won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We won't pay for accidental damage if the property is unoccupied.</p> <p>We won't pay for rain or water damage to your landlord contents if the water gets into your house as a result of poor workmanship, bad design or wear and tear.</p> <p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your landlord contents.</p> <p>We won't pay for damage if it's caused by your power supply being cut off by your energy company.</p> <p>We won't pay for accidental damage if it's caused by computer viruses.</p> <p>Finally, we won't pay claims under this section of the policy if it's covered elsewhere in your landlord contents policy, because the excess may differ.</p>

## 2 Theft or Vandalism by your tenant

What's covered	What's not covered
<p>We'll pay claims where landlord contents are damaged by theft and/or vandalism caused by your tenant.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't pay claims which are the result of vandalism caused by your tenant, once the tenancy agreement has ended.</p>



# How to make changes to your policy

It's important you keep us up to date with any changes that may affect your insurance policy. If any of the information that you gave us or your adviser when you took out your policy has changed, you need to get in touch. If you don't, it could mean that your policy is no longer valid.

The kind of things that we need to hear about are:

- A change of address.
- Any significant alterations to the insured property, such as extensions, that may change the cost of rebuilding the property.
- Any significant increase in the value of landlord contents.
- Change in tenant type - for example if the insured property will be let to students.
- The insured property is going to be unoccupied for more than 30 days in a row for example, in between lets, if the tenant takes an extended holiday, or because the insured property is on the market for sale.
- You receive a county court judgment or criminal conviction (except for motoring offences where a prison sentence has not been served).
- You are declared bankrupt.
- The insured property is used for any business or trade purposes, other than letting the property to tenants.
- The insured property is no longer going to be let to tenants.

Please remember that if you don't tell us about changes, it may affect any claim you make.

If you do tell us something has changed, it could result in an increase or reduction in your premium as well as your excess. If your premium falls as a result of the changes, we'll refund you the difference, as long as it's more than £10.

Similarly, if your premium goes up as a result of the changes, we'll only charge you if the increase is more than £10.

# How to cancel your policy

You're free to cancel your policy at any time. To do so, you need to get in contact with the adviser who sold you the policy. Your adviser may charge you for this, on top of our £7.50 administration charge (plus insurance premium tax where applicable).

How much money you get back will depend on how long you've had the policy for, and whether or not you've made a claim, or may need to make a claim.

## Cancelling within the first 14 days

If you cancel your policy within 14 days of the commencement date of cover, or the date at which you receive your documents, if this is later, we'll refund your full premium, minus our £7.50 administration charge (plus insurance premium tax where applicable). If you've made a claim no refund will be paid.

## Cancelling after the first 14 days

After the initial 14 days, as long as you've not made a claim or something has happened which could lead to a claim, we'll refund you for the time left on the policy, minus our £7.50 administration charge (plus insurance premium tax where applicable).

We'll work out the cost of your insurance per day, and then refund you for the days that you haven't yet used.

If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. And if you pay for your insurance on a monthly basis, we'll ask you to pay the remainder of the year's premiums.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

## Our right to cancel your policy

Ageas or your adviser have the right to cancel this policy at any time by giving you 14 days' notice in writing. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include, but won't be limited to:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we are no longer willing to cover you.
- We suspect fraud on this or another related insurance policy.
- There's been a misrepresentation which means we no longer wish to insure you.
- We're unable to take a payment from your account.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we discover that you've deliberately withheld information from us, or have given us wrong information because you didn't take care when communicating with us or your adviser, we may void your policy.

This means that we'll treat your policy as though it had never existed. We may also refuse to pay any claim and we may keep any premiums you've paid.

We reserve the right not to invite you to renew your policy.

# How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at **[www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints)** (please include your policy number and claim number if appropriate).

Our address:

Customer Services Adviser  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

## What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you've the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman doesn't affect your right to take your dispute to the courts.

You can find out more about how to complain to the Ombudsman online at:

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By phone: **0800 023 4567**

By email:

**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit **[www.fscs.org.uk](http://www.fscs.org.uk)** or telephone **0800 678 1100** or **020 7741 4100**.

# How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Policy please visit our website [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy) or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

## Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

## Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated process. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

## Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

## Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. Please refer to our full Privacy Policy for more information.

## Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside the European Economic Area (EEA). Where we do this we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it has remained in the European Economic Area.

## Your rights

You have a number of rights in relation to the information we hold about you. These include the right to: have a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you've previously provided; and complain to the Information Commissioner's Office at any time if you're not satisfied with our use of your information. A full list of your rights can be found in the full Privacy Policy, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.





Underwritten by **Ageas Insurance Limited**

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

**ageas.co.uk**

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

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