Allianz

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LANDLORD POLICY SUMMARY

Some important facts about the Allianz Landlord Policy are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy booklet to make sure you understand the cover it provides. A copy of the policy booklet is available from the Company on request.

This is a 12 month contract of insurance. For details of your period of cover please refer to your Policy Conditions and Schedule.

You may need to review and update your cover periodically to ensure it remains adequate.

The different sections of cover that are available are Landlords Premises and Landlords Business Contents.

Landlord Premises - Section 1

Covers the structure of the risk address including domestic outbuildings, garages, swimming pools and tennis courts. Covers your legal liability to Third Parties as owner of the Landlords Premises and as owner of the Landlords Business Contents. The maximum payable for any claims (or claims) arising from any one cause including costs and legal expenses is £2,000,000.

Covers your legal liability to Domestic Employees as owner of the Landlords Premises and owner of the Landlords Business Contents. The maximum payable for any one claim (or claims) arising from any one cause including costs and legal expenses is £10,000,000.

We offer two levels of cover:

- **Standard** – Fire, lightning, smoke, explosion, earthquake, thunderbolt, riot, civil commotion, strikes, labour and political disturbances, malicious damage, storm or flood, impact by aircraft/aerial devices or articles dropped from them /rail vehicles/road vehicles or animals, theft or attempted theft, falling trees and branches, lampposts or telegraph poles, falling radio or television receiving aerials, escape of oil, freezing/escape or overflow of water, subsidence.

- **Accidental Damage** – All of the above events plus accidental damage. Accidental damage cover is only available to Standard Tenanted risks* and where policyholder has selected the cover.

  * We only accept accidental damage on premises where the property is not occupied by Students or DSS; not used as a holiday home, is not unoccupied or is not used as a bedsit.

Landlord Business Contents - Section 2

Covers the Landlords Business Contents provided by you for the use of your tenant. Covers your legal liability to Third Parties as owner of the Landlords Business Contents. The maximum payable for any claim (or claims) arising from any one cause including costs and legal expenses is £2,000,000.

We offer two levels of cover:

- **Standard** – Fire, lightning, smoke, explosion, earthquake, thunderbolt, riot, civil commotion, strikes, labour and political disturbances, malicious damage, storm or flood, impact by aircraft/aerial devices or articles dropped from them /rail vehicles/road vehicles or animals, theft or attempted theft, falling trees and branches, lampposts or telegraph poles, falling radio or television receiving aerials, escape of oil, freezing/escape or overflow of water, subsidence.

- **Accidental Damage** – All of the above events plus accidental damage. Accidental damage cover is only available to Standard Tenanted risks* and where policyholder has selected the cover.

* We only accept accidental damage on contents where the property is not occupied by Students or DSS; not used as a holiday home, is not unoccupied or is not used as a bedsit.

Features and Benefits included in the Policy if you have selected Landlord Premises Section: -		
LANDLORD PREMISES (SECTION 1)		
Features & Benefits	**Limitations/Exclusions**	**Policy Section**
Alternative accommodation or loss of rent	Limit 20% of sum insured	Section 1
Loss of oil and metered water	Limit £1,000	Section 1
Damage to gardens by emergency services	Limit £1,000	Section 1
Theft of keys	Limit £250	Section 1
Trace and Access	Limit £4000	Section 1
Your liability to others as owner of the Landlords Premises and as owner of the Landlords Business Contents	Limit £2,000,000	Section 1
Your liability for Domestic Employees as owner of the Landlords Buildings	Limit £10,000,000	Section 1

Features and Benefits included in the Policy if you have selected Landlord Business Contents Section: -		
LANDLORD BUSINESS CONTENTS (SECTION 2)		
Features & Benefits	**Limitations/Exclusions**	**Policy Section**
Alternative accommodation or loss of rent	Limit 20% of the sum insured	Section 2
Accidental loss of oil from a fixed domestic system	Limit £1,000	Section 2
Accidental breakage of fixed glass	Unoccupancy Condition applies	Section 2
Your liability to others as owner of the Landlords Business Contents	Limit £2,000,000	Section 2

Significant Exclusions applicable to the Policy. Please read your policy booklet for details of further exclusions and limitations.		
Cover	**What is not covered**	**Policy Section**
Excess	The policy includes the following excesses:	
	• A standard £100 excess in respect of each loss in addition to any voluntary excess	Sections 1 & 2
	• £2,500 excess for theft or attempted theft if caused by tenant or others lawfully on premises	Sections 1 & 2
	• £1,000 subsidence excess for Landlords Premises. Cover does not extend to all damage caused by subsidence.	Section 1
	• £2,500 excess for riot, civil commotion, strikers, labour and political disturbances if caused by tenant or others lawfully on the premises	Section 1
	• £2500 excess for malicious damage if caused by tenant or others lawfully on the premises	Section 1
	• £1000 excess for malicious damage if caused by tenant or others lawfully on the premises	Section 2
Riot, malicious damage, theft or attempted theft, escape of oil, escape of water, accidental breakage of fixed sanitary ware, accidental breakage of fixed glass	Unoccupancy Conditions applies When the property is unoccupied for a period of longer than 14 consecutive days in any year the central heating system must be kept working to maintain a temperature of no less than 10 degrees centigrade or the water system must be turned off at the mains and the water system completely drained.	Sections 1 & 2

	During periods of Unoccupancy the property must be inspected at least once every 14 days by You or a responsible person acting on your behalf. A record must be kept as documentary evidence that the required inspections have been carried out and any faults discovered remedied immediately. When unoccupied the policy excesses shown on your Schedule of Insurance are increased by a further £250 for both Landlord's Premises and Landlord's Business Contents. You must inform us if the property is likely to remain unoccupied for a Period in excess of 90 consecutive days. If the property is unoccupied for more than 90 consecutive days cover for Landlord's Premises and Landlord's Business Contents will be restricted to Fire, Lightning, Explosion, Earthquake and Storm only.	

Claims
If you need to make claim, please telephone us on 028 9089 1320 or contact us at Allianz, Allianz House, 21 Linenhall Street, Belfast, BT2 8AB.

Right of Cancellation
You have a right to cancel this insurance provided you have not made a total loss claim. This right extends for 14 days from the later of:
- the date on which cover is incepted
- the date on which you receive the full terms and conditions of your Policy

To exercise this right you must send written notice to us, at Allianz House, 21 Linenhall Street, Belfast, BT2 8AB. We will apply a pro rata charge for the period we were on cover plus £15 to cover our operational costs.

Complaints
We will make every effort to give you an excellent service. However, if you are not satisfied with the service we provide please contact a manager at Allianz. If after contacting the above you need further help please write to:

Head of Customer Focus,
Allianz p.l.c.,
Allianz House,
21 Linenhall Street,
Belfast BT2 8AB
Tel: +028 90895600
Email: info@allianz-ni.co.uk

If you remain dissatisfied with our final response to your complaint you can refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our decision. The contact details are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0845 080 1800
E.mail: enquiries@financial-ombudsman.org.uk

Compensation
Please note that, in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.