

# Residential Property Owners

## Policy Summary

The Residential Property Owners Policy is a flexible Policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. It is designed to meet the demands and needs of landlords who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements.

Optional features are also available, and these can be used to amend the Policy cover to meet wider requirements that you may have.

This Policy Summary does not describe all the terms and conditions of your Policy, so please take the time to read the Policy Booklet to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

All information in this document is correct at the time of printing (August 2016), for full up to date information please visit our website

[coveainsurance.co.uk](http://coveainsurance.co.uk)

### Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

# Significant features and benefits of the Policy

The table below shows the benefits of this Policy and the maximum amounts we will pay in the event of a claim:

Description
<b>SECTION A – BUILDINGS</b>
<b>Standard Buildings</b> Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the buildings sum insured as shown in the Policy schedule
<b>Cables, Pipes, Tanks</b> Accidental damage for which you are legally responsible
<b>Temporary Accommodation and Loss of Rent</b> Cost of temporary accommodation or loss of rent if your property is uninhabitable due to damage insured by this section Up to 33.3% of the sum insured
<b>Malicious Damage by Tenants</b> Any damage maliciously caused by persons legally on the premises up to £5,000
<b>Trace and Access</b> Cost of locating the source of damage and subsequently making good up to £5,000
<b>Emergency Access/Landscape Gardens</b> Cost of making good destruction of or damage to buildings or landscape gardens caused by the emergency services to prevent loss or damage to the property up to £1,000
<b>Replacement of Locks</b> Cost of replacing and fitting the locks and keys of external doors and windows of the property if the keys are stolen from you up to £1,000
<b>Unauthorised use of Electricity, Gas or Water</b> Cost of metered electricity, gas, or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the property without your authority up to £1,000

# Significant features and benefits of the Policy

*continued*

The table below shows the benefits of this Policy and the maximum amounts we will pay in the event of a claim:

Description
<p><b>Property Owners Liability</b> Legal liability as owner but not occupier of the buildings Legal liability under Defective Premises Act Up to £2,000,000 plus costs</p> <p><b>Accidental Damage (optional cover)</b> Accidental damage to the buildings up to the buildings sum insured as shown on the Policy schedule</p>
<p><b>SECTION B: CONTENTS</b></p> <p><b>Standard Contents cover</b> Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the contents sum insured as shown in the Policy schedule</p> <p><b>Legal Liability</b> Legal liability as owner of landlords contents for injury caused to any person or loss of or damage to property Up to £2,000,000 plus costs</p>

# Significant and unusual exclusions or limitations of the Policy

The table below shows exclusions that are contained in your Policy and where they can be found. For full details of the exclusions, please refer to the Policy booklet.

Description	See Policy Booklet
<p><b>SECTION A – BUILDINGS</b></p> <p><b>Standard Buildings</b></p> <p>Compulsory excess is £100 (option to increase for a discount) except for escape of water where the excess is £250 and subsidence, landslip and heave where the excess is £1,000</p> <p>Additional excesses may apply – please refer to the Policy schedule</p> <p>Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your property is unoccupied</p> <p><b>Cables, Pipes, Tanks</b></p> <p>Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains</p> <p><b>Property Owners Liability</b></p> <p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	<p>SECTION A</p> <p>Page 20</p> <p>Pages 20-22</p> <p>Page 23</p> <p>Page 26</p>

# Significant and unusual exclusions or limitations of the Policy

*continued*

Description	See Policy Booklet
<p><b>SECTION B – CONTENTS</b></p>	<p>SECTION B</p>
<p><b>Standard Contents</b></p> <p>Compulsory excess is £100 (option to increase for a discount) except for escape of water where the excess is £250</p>	<p>Page 28</p>
<p>Additional excesses may apply – please refer to the Policy schedule</p>	
<p>Malicious acts, theft or attempted theft caused by you, your family, lawful tenants or guests or while your property is unoccupied</p>	<p>Pages 28-29</p>
<p><b>Legal Liability</b></p>	
<p>Legal Liability arising from</p> <ul style="list-style-type: none"> <li>– Bodily injury to you or a family member or an employee</li> <li>– Damage to property owned or the ownership of any land or building</li> <li>– Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1999</li> </ul>	<p>Page 30</p>

# Customer Information

**Property Careline**  
**0330 024 2255**

## How to contact us to make a claim

You can contact us to make a claim using any of the following methods.

### **Covéa Insurance Property Careline – 24 hours a day, 365 days a year**

- Telephone Covéa Insurance on **0330 024 2255** or fax **0330 024 2613**
- Email – [RPOclaims@coveainsurance.co.uk](mailto:RPOclaims@coveainsurance.co.uk)
- For online claim assistance complete our online claims form at [www.coveainsurance.co.uk/reportclaim](http://www.coveainsurance.co.uk/reportclaim)
- In writing to –  
**Covéa Insurance Property Careline,  
PO Box 824, Halifax HX1 9QT**

**Covéa Insurance Property Careline** is a UK based service. Our staff are highly trained and can confirm whether your Policy covers you for the incident.

Please have your Policy number to hand when phoning.

## How to cancel your Policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must return

the Policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by contacting your broker.

If you cancel your Policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule.

# Customer Information

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## Complaints Procedure

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the Policy was sold and you should contact them directly.

Alternatively please contact us using the following details quoting your Policy or claim number.

Customer Relations, Covéa Insurance,  
Norman Place, Reading, Berkshire RG1 8DA.

Telephone: 0330 221 0444

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Email:

[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at

[www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR

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

Email:

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

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Telephone: 020 7741 4100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## **Covéa Insurance**

Norman Place

Reading

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Telephone: 0330 221 0444

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