

Landlords in Residence Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered Number 202189.

Product: Moorhouse Group Limited – Buildings Cover

This document contains some important facts about AmTrust Landlords in Residence Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

AmTrust Landlord in Residence Insurance provides cover to reinstate your home to its original condition. This includes walls, roof, permanent fixtures and fittings, drives, footpaths and domestic outbuildings and garages.



What is insured?

- ✓ Loss or damage to your buildings caused by events such as fire, storm or flood, escape of water, theft or attempted theft, impact, malicious acts or vandalism and subsidence;
- ✓ Accidental damage to underground cables, pipes and tanks serving the home;
- ✓ Accidental breakage of fixed glass and sanitary fixtures forming part of the buildings including double glazing, solar panels, shower screens and baths;
- ✓ Up to £300 for any one claim for replacing locks and keys to intruder alarms and safes installed in the home and outside doors to the home;
- ✓ Loss or damage caused by a member of the emergency services breaking in to the home;
- ✓ Up to £500 in any one period of insurance for increased domestic water charges for any one claim, following a leak;
- ✓ Up to £5,000 for tracing and accessing leaks for any one claim;
- ✓ Up to £2,000,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to £30,000 for loss of rent or alternative accommodation costs while the home cannot be lived in as a result of loss or damage covered by an insured event;

We will also pay the costs for the following for an additional premium:

- ✓ Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as putting your foot through your ceiling when in the loft.



What is not insured?

- ✗ Any storm or flood damage to fences and gates;
- ✗ Any subsidence damage to swimming pools, hot tubs, jacuzzis, spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the home is damaged at the same time and by the same cause;
- ✗ Any loss or damage by theft or attempted theft, unless there has been forced and violent entry into or exit out of the home;
- ✗ Any loss or damage caused by baths overflowing due to the taps being left on or the water left running;
- ✗ Any loss or damage caused by the failure or lack of appropriate grout and/or sealant;
- ✗ Any loss or damage caused by pets;
- ✗ The cost of repairing the source of the water escape, relating to tracing and accessing leaks, unless the cause is covered elsewhere in the policy.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Cover is limited for unoccupied properties. Some insured events are not covered if the property has been unoccupied for more than 30 days in a row.
- ! We will not pay the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set or suite or part of a common design or function which the loss or damage is restricted to a clearly identifiable area or to a specific part.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands)



What are my obligations?

- Comply with the terms and conditions of the policy;
- Take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage;
- Tell your broker as soon as possible if you plan to have building works or any structural alterations completed to your home;
- Tell your broker as soon as possible of any change in your circumstances, for example change in address or use of your home or plan to leave the home unfurnished or unoccupied;
- Notify us within 30 days (or 7 days in the case of injury, damage or loss of rent, by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons or theft);
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon- Fri) as soon as possible. When submitting a claim form please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your broker detailed on your policy schedule. Cancellations made within the first 14 days of purchase receive a full refund, after 14 days a pro-rata refund will be provided subject to an administration fee.