



Summary of Cover

Residential Landlords Insurance Policy - Buildings and Contents

Please read this document carefully. Full terms and conditions can be found within the Policy Wording.

The Residential Landlords Insurance policy is underwritten by U K Insurance Limited trading as NIG and will run for 12 months or as shown on the certificate. Please refer to your policy certificate and statement of fact for full details of the sections you are covered for and any endorsements or excesses that may apply. Subsidence cover is available as an option in most cases.

Optional Cover

Section 1 | The Structure

Cover

Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Accidental damage to underground service pipes and cables
- Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the **sum insured**
- Public authorities
- Professional fees
- Capital Additions – up to 10% of **sum insured** or £500,000 whichever is less
- Removal of Debris
- **Damage** by Emergency Services – up to £25,000 any one claim
- Contracting Purchaser's Interest
- Trace and Access – up to £10,000 any one claim
- Subrogation Waiver against parent or subsidiary companies, tenants and lessees
- Non-invalidation
- Workmen
- Mortgage – interests of mortgagors and leaseholders/lessees protected following increased risk
- Drain clearance costs
- Fire extinguishment expenses – up to £5,000 any one claim
- Loss of metered water and heating oil – up to 5,000 in any **period of insurance**
- Unauthorised use of Electricity, Gas or Water – up to £10,000 any one claim
- Alternative accommodation costs or loss of rent (residentially occupied properties only) up to 20% of the **sum insured** in total for 24 months from the date of **damage**
- Day One (optional) up to 150% of declared value.

Conditions specific to this section

- Designation
- Reinstatement of **sum insured** following a loss.

Exclusions specific to this section

- **Damage** caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland
- **Damage** to gates and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees
- **Damage** caused by an explosion due to the bursting by steam pressure of a boiler, economiser or any other apparatus unless used for domestic purposes
- **Damage** caused by an explosion in respect of any machinery that must comply with statutory regulations unless such machinery is the subject of a policy or subject to inspections
- **Property** more specifically insured
- **Damage to glass and sanitary ware** as defined under Section 5 – other than by fire, lightning or explosion
- Frost **damage** to plumbing installations in outbuildings.

If All Risks The Structure Extension applies (the certificate will show if this applies), then the following additional exclusions will apply:

Damage caused by:

- Wind, hail, sleet snow, flood or dust **damage** to walls
- Normal settlement or bedding down of new structures
- Collapse or cracking of **buildings**

Optional Cover

Section 2 | Landlords Contents

Cover

Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Temporary Removal – up to 10% of the **sum insured**
- Replacement Locks – up to £1,000
- Debris removal costs – up to £25,000 any one **premises**
- Loss of Oil and Metered Water – up to £5,000 any one **period of insurance**.

Conditions specific to this section

- Automatic Reinstatement of **sum insured**.

Exclusions specific to this section

- **Damage** due to leakage of beverages from bottled stock

Damage to:

- **Property** in the open in respect of riot, malicious **damage**, civil commotion, labour disturbances, storm, flood and theft
- Stock and materials in trade
- Bills of exchange, money, promissory notes, securities, deeds, bonds etc.
- **Business** books, plans and specifications, designs and computer records
- Jewellery, watches, furs and precious stones and metals
- Works of art and antiques
- **Property** more specifically insured
- Cessation of work or confiscation by authorities
- Plant or fittings by self-ignition, short-circuit, excessive pressure, self-heating or leakage of electricity
- Any electrical sign or its installation.

All Risks Landlords Contents Extension applies (the certificate will show if this applies), then the following additional exclusions will apply:

Damage caused by:

- Any machine arising from mechanical, electrical or electronic breakdown
- Normal maintenance or repair
- Erasure or distortion of information on computer records
- Dishonesty or fraud by your employees or anyone lawfully on the premises
- Confiscation or detention by Customs or other officials or authorities
- **Damage to glass or sanitary ware** as defined under Section 5 – other than by fire, lightning or explosion.

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Standard cover

Section 3 | Public Liability

Cover

Public Liability, indemnity limit shown on the certificate.

Extensions included as standard (subject to certain limits)

- Cross Liabilities
- Motor Contingent Liability
- Defective Premises Act 1972
- Wrongful arrest
- Compensation for Court Attendance connected to a claim (up to £250 per day)
- Additional persons insured
- Worldwide Personal Liability
- Contractors Contingent Liability
- Contractual Liability
- Health & Safety at Work Act 1974
- Data Protection Act 1998.

Exclusions specific to this section

- Ownership of buildings not insured under Section 1 – The Structure
- Ownership of land unless we have agreed to provide cover
- Excluding manual work away from premises (other than collection or delivery)
- **Injury or damage** arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space
- Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given
- Goods which you supply, install, erect, repair or treat
- Cost of rectifying or replacing defective work
- Pollution or contamination other than caused by a sudden identifiable and unintended and unexpected incident
- **Damage** to anything supplied, installed or erected by you if such **damage** is attributable to any defect therein.

Optional Cover

Section 4 | Rent Receivable

Cover

Loss of:

- Rent
 - **Additional expenditure** and
 - Auditors or accountants charges
- Available on "Specified Contingencies" or an "All Risks" basis

Extensions included as standard (subject to certain limits)

- Boiler Explosion
- Prevention of Access
- Alternative Accommodation
- Loss of Book Debts
- Public Utilities
- Professional Accountants' Charges
- Automatic Rent Review – limit 100% increase
- Subrogation waiver against parent or subsidiary companies, tenants and lessees
- Sale of **Property** – **damage** subsequent to sale agreement.

Conditions specific to this section

- Reinstatement of **sum insured** following a loss
- Cessation of Trading
- First Financial Year
- Payment on Account
- Unoccupied **Buildings**

Standard cover

Section 5 | Glass and Sanitary Ware

Cover

- "All Risks" cover on **glass, sanitary ware** and shop front **glass** at the premises for which you are responsible.

Extensions included as standard (subject to certain limits)

- Reasonable cost of boarding up
- **Damage** to frames or framework following breakage of **glass**
- Removal/Replacement of fixtures to effect replacement of **glass**
- Replacement of foil lettering, painting of **glass**, etc.
- Accidental **damage** to goods following breakage of **glass** in display windows.

Exclusions specific to this section

Damages arising out of:

- Fire, lightning or explosion
- Removal or installation or repairs or alterations carried out at the premises
- Theft unless theft is covered under Section 1 or 2
- **Damage** in any portion of vacant or disused buildings.

Optional cover

Section 6 | Employers Liability

Cover

- Employers Liability, indemnity limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the certificate.

Extensions included as standard (subject to certain limits)

- Cross Liabilities
- Health & Safety at Work Act 1974
- Compensation for Court Attendance connected to a claim (up to £250 per day)
- Unsatisfied Court Judgements
- Additional Persons Insured
- Injuries to Working Partners.

