

SUMMARY OF COVER

Let Property FlexiLet Buildings and Contents Insurance

to let

 **towergate**
underwriting



keyfacts[®]

Towergate Underwriting Let Property Flexilet Policy Summary of Cover

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy wording and schedule to make sure you understand the cover provided. The Towergate Underwriting Flexilet insurance policy provides cover for buildings and/or contents. Sections are provided for Landlord's Buildings and Contents.

Insurers

The insurance for this policy is provided by a consortium of insurers comprising Allianz Insurance plc and Royal & Sun Alliance Insurance plc. Details of their proportionate shares are shown in the policy schedule.

All Sections

Significant or unusual exclusions and limitations:

You must comply with conditions of the policy explained in the General Conditions Section of the policy wording for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy wording for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims - this is known as an 'excess'. The standard excess is £100 for Professionals, students and DSS tenants, but an excess of £250 applies for escape of water and all other tenant types, or, £1,000 applies for subsidence under the Buildings and Contents Sections.
- For any additional specific endorsements which have been applied to your policy, please read your policy schedule
- Loss or damage due to illegal activities will not be covered under this policy
- We will not be liable to provide any cover or benefit under this policy where doing so would breach any legal prohibition or restriction



SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS.	POLICY SECTION
<p>Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc- see policy wording.</p> <p>In addition cover is provided for:</p> <ul style="list-style-type: none"> - Loss of rent & alternative accommodation following an insured loss - Accidental damage to fixed glass, sanitary fixtures and underground services - Damage caused by emergency access - Your legal liability as the owner of your property - Malicious damage by tenants - Trace and access of leaks <p>With the Accidental Damage Option this cover is extended to cover all other accidental damage that we regard as insurable - see Buildings section 1, Accidental Damage, for details.</p>	<ul style="list-style-type: none"> - Damage by wet or dry rot - Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row - Certain loss or damage caused by you, paying guests or tenants - Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out. - The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature - Loss or damage to your buildings from any cause not listed in the policy wording - but wider cover is available with the Accidental Damage Option 	<p>Section 1 - Buildings</p>
<p>Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc- see policy wording.</p> <p>In addition cover is provided for:</p> <ul style="list-style-type: none"> - Accidental damage to audio, video and computer equipment - Contents in outbuildings (limited to £2,500 for theft) and in the open (up to £250) - Replacement locks if keys are lost or stolen (up to £500) - Loss of domestic fuel and metered water (up to £1,000) - Loss of rent & alternative accommodation following an insured loss - Damage caused by emergency access to deal with a medical emergency or to prevent damage to the property - Theft by tenants - Malicious damage by tenant <p>With the Accidental Damage Option all other accidental damage occurring in the home, that we regard as insurable, is covered. See Contents Section 2, Accidental Damage, for details.</p>	<ul style="list-style-type: none"> - No cover is provided for boats, boards or water craft of any kind - No cover is provided for items used for business or professional purposes - Certain losses or damage when your home is unoccupied for more than 30 days in a row - Theft or malicious damage caused by you, members of your household, paying guests or tenants (unless these covers have been purchased for an additional premium - see below) - The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature - Frost damage to contents in out buildings - Theft of contents temporarily removed from the home - The following exclusions apply under the Accidental Damage Option - see Contents section, Section 2, Accidental Damage, for details - Accidental damage occurring outside the home 	<p>Section 2 - Contents</p>

Policy Duration

This is an annually renewable policy.

Cancellation

If after consideration you decide this policy does not meet your needs, you have 14 days from the date you receive your policy schedule to cancel this and receive a full refund - provided that no claim has been made.

How to Claim

For all claims please call Towergate Underwriting Let Property on 01708 777710.

Towergate Underwriting and Towergate Underwriting Let Property are trading names of Towergate Underwriting Group Ltd.
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England no.4043759.
Authorised and regulated by the Financial Conduct Authority.

Underwritten by:

Allianz Insurance plc, number 84638. Registered Office: 57 Ladymead, Guilford, Surrey GU1 1 DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Royal & Sun Alliance Insurance plc, number 93792. Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal & Sun Alliance plc is on the Financial Services Register, registration number 202323.

