

information booklet

LetsProtect

extensive cover
for landlords



Countrywide | Insurance Services™

LetsProtect information booklet

Why choose LetsProtect from Countrywide Insurance Services?

Our LetsProtect policy has been designed specifically for Landlord's who are purchasing property for rental purposes. There are certain exclusions which may apply, and you should read the following information carefully to ensure that you are eligible for cover:



Buildings

Accidental damage to Buildings

Accidental damage to buildings is included as standard within this cover and includes accidental damage to underground pipes and cables.

Property owners liability

Cover is automatically included up to £2 million for your legal liability for accidental death, bodily injury or illness of a person, or damage to property.

Alternative accommodation/ Loss of rent

Up to 30% of buildings sum insured.

Lock replacement

Replacement of locks to external doors following loss or theft of keys up to £1,000.

Landlord's contents

Public liability

Up to £2 million.

Limited accidental damage

Accidental breakage of, or damage to mirrors, fixed glass in furniture, ceramic hobs and audio / audio visual equipment.

Landlord's contents in garages and outbuildings

Up to £1,000.

Optional Cover

Accidental damage to Landlord's contents

This cover can be included to cover Landlord's contents for any accidental damage caused by the tenants.

Tenancy disputes and rent guarantee

Up to £50,000 Legal expenses cover incurred in regaining possession of the property following the tenant's breach of the terms of the tenancy agreement.

Up to six months rent if the tenant fails to pay it during the tenancy period and they remain in the insured property. £2,500 per month up to £15,000 per claim

Home assistance

This cover provides free advice and access to a network of approved tradesmen and provides cover up to £500 for emergency repairs for plumbing and drainage, electricity supply, central heating and roofing.

The information above only provides a brief summary of the cover available to you. For full details please refer to the Policy Booklet or ask Countrywide Insurance Services on 01604 746300.

Minimum Security Requirements

We recommend the following security to help protect you against the trauma and loss of a break in. For some properties this may be a requirement.

Please refer to your policy schedule or ask Countrywide Insurance Services for full details of the minimum security precautions you must take.

Security precautions

Security protection to doors and windows

(Please note that this includes the entrance doors to individual flats)

- The door used as the final exit from the property is to be fitted with a suitable lock complying with BS3621 or a lock of superior quality approved by Countrywide Insurance Services
- All other external doors are to be secured in a similar manner as described in the previous bullet point or fitted top and bottom with mortise or surface mounted bolts with detachable keys
- All ground floor and accessible windows to be fitted with key operated window locks with detachable keys
- Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys

Important Note: If the minimum security requirements are not put into full and effective operation whenever the private residence is left unattended and/or when the occupier(s) retire for the evening (except for windows in occupied bedrooms), your insurer, at their option, may cancel the policy or refuse to deal with your claim or reduce the amount of any claim your insurer may pay.

Fire safety protections

Your insurer, at their option, may cancel the policy or refuse to deal with your claim or reduce the amount of any claim your insurer may pay, unless the fire safety precautions shown below are in place:

- At least one working smoke detector must be fitted in an appropriate area on each floor
- A working fire extinguisher and/or fire blanket must be placed in the kitchen or room adjacent to the kitchen

Policy summary

keyfacts®

This policy summary does not contain full details and conditions of your insurance, these are in your policy wording.

This policy is underwritten by AXA Insurance UK plc, with the exception of the Legal expenses, Tenancy disputes and rent guarantee and Home Assistance sections which are underwritten by Inter Partner Assistance SA, a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

Type of Insurance and Cover

Buildings and Landlord's contents insurance for residential property owners.

Where a heading is underlined in this Policy Summary, full details can be found in your Policy Booklet under the same heading.

This insurance provides cover for buildings, landlords contents, liability to the public, property owners liability, employers liability and legal expenses. Tenancy disputes and rent guarantee, home assistance and landlords contents may also be selected.

Your policy schedule will show which sections you have selected and all other sections that are in force.

The maximum amount we will pay are the sums insured shown in your Policy Booklet or on your Policy Schedule.

Conditions

You must let us know immediately when the full replacement costs of the buildings or landlords contents exceeds the sum insured in your policy schedule.

Please refer to your Policy Schedule and Policy Booklet for full security and fire protection requirements that apply. Also refer to page 3 of this Policy Information booklet.

If a building is untenanted for 7 consecutive days or more you must ensure that the gas and electricity are turned off at the mains and the premises are visited at least once every 7 days. Please refer to the General Conditions on page 4 in your Policy Booklet.

If you are responsible for maintenance of any passenger lifts within the insured building, these must have a maintenance contract with the manufacturer or other competent party. All maintenance and other safety related work must be carried out immediately. Please refer to the General Conditions on page 4 in your Policy Booklet.

Failure to comply with these conditions may jeopardise your claim or cover.

Features and benefits

Buildings Cover

- Loss or damage to the buildings caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, ground heave or landslip, escape of water (e.g. from burst pipes or tanks) or oil, theft or attempted theft, collision by vehicles or animals, collapse of aerials and falling trees
- Accidental damage to underground pipes and cables
- Accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitaryware and bathroom fittings
- Property owner's liability up to £2,000,000
- Alternative accommodation or loss of rent up to 30% of the building sum insured
- Replacement of locks to external doors following loss or theft of keys up to £1,000

- Necessary trace and access costs towards finding the source of damage to the buildings caused by escape of water up to £5,000

Landlords contents standard cover

- Loss or damage to the landlords contents caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, escape of water (e.g. from burst pipes or tanks) or oil, theft, collision by vehicles or animals, collapse of aerials and falling trees
- Accidental breakage of or damage to mirrors, fixed glass in furniture, ceramic hobs and audio and audio visual equipment.
- Public liability up to £2,000,000
- Contents in garages and outbuildings up to £1,000

Additional Standard Cover

Employer's Liability

- Employer's liability up to £10,000,000

Legal Expenses

- Legal expenses incurred in defending criminal prosecutions in relation to the insured property under the Gas, Electric or Soft Furnishing Regulations or in bringing an action against another person or organisation which has infringed your legal rights in relation to the property up to £50,000
- Free access to a range of standard landlord's legal documents prepared via the internet by Solicitors

Optional Covers

Tenancy Disputes and Rent Guarantee

- Legal expenses incurred in regaining possession of the insured property following the tenant's breach of the terms of the tenancy agreement up to £50,000
- Up to six months rent if the tenant fails to pay it during the tenancy period and they remain in the insured property, up to £2,500 per month to a maximum of £15,000 per claim

Home Assistance

- Provides free advice and access to a network of approved tradesmen and provides cover for emergency repairs for plumbing and drainage, electricity supply, central heating and roofing up to £500

Significant or unusual exclusions or limitations

General

- The standard excesses and any increased amount you have agreed to pay shown in your Policy Booklet or on your Policy Schedule

General Exclusions

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination

Buildings Cover

- Loss or damage by storm or flood caused by rising ground water levels
- The cost of removing fallen trees or branches that have not caused damage to the building
- Loss or damage occurring after the insured property has been unoccupied for 60 consecutive days or more.
- Damage caused by any gradually operating cause.

Landlord's Contents Standard Cover

- Accidental damage to landlord's contents by chewing, scratching, tearing or fouling by domestic animals
- Watercraft (eg. windsurfers and sailboards) and mechanically propelled vehicles (eg. quad bikes and motorcycles) and any liability arising from them
- Damage caused by any gradually operating cause
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable

Policy summary continued...

Additional Standard Cover – Legal Expenses

- Pre existing claims arising from / or in connection with circumstances known prior to the start of cover
- Property infringement claims relating to a tenancy, lease or licence to occupy the insured property
- Nuisance or trespass claims within the first 180 days of the insurance starting
- Claims arising from criminal prosecutions where you have failed to comply with the appropriate Regulations

Optional Cover – Tenancy Disputes and Rent Guarantee

- Legal expenses incurred where you did not complete the minimum reference required by us on the tenant(s) and any required Guarantor(s)
- Legal expenses incurred prior to our authorisation or by any legal adviser other than our panel solicitor
- Claims where less than £250 is in dispute
- Claims where you have not entered into a legally enforceable Tenancy Agreement with the tenant(s) and any required Guarantor
- Claims that are not reported within 45 days of the tenant first breaching the terms of the Tenancy Agreement
- It is a condition of this section that all tenants must pass a Tenant Reference prior to the start of the tenancy. Your policy booklet will have full details of this.

Optional Cover – Home Assistance

- Costs arising from / or in connection with circumstances known of prior to the start of cover
- Replacement of boilers, cylinders, tanks, radiators and sanitaryware.
- Boilers over 15 years or failure of the boiler or heating during the months May to August inclusive
- Liquid Petroleum Gas (LPG) fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60 Kw/hr
- Claims which are not notified via the 24 hour claims service telephone number

Duration

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at any time.

Claim notification

To make a claim contact:

For Buildings and Landlord's contents claims 0870 241 0247
Legal helpline Legal expenses and Tenancy disputes and rent guarantee 0870 240 2096

Domestic helpline and Home assistance 0870 646 4952

Making yourself heard

Any complaint you may have should in the first instance be addressed to Countrywide Insurance Services or the claim office as appropriate. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance or Inter Partner Assistance SA in the case of Legal expenses, Tenancy disputes and rent guarantee and Home assistance which are dealt with separately in your policy.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within your Policy Booklet.

Financial Services Compensation Scheme (FSCS)

Both AXA Insurance UK plc and Inter Partner Assistance SA are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from under the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

General Information

Law

You and your insurer are free to choose the laws applicable to this policy. As your insurer is based in England, your insurer proposes to apply the laws of England and Wales and by purchasing this policy, you have agreed to this.

Insurance Provided By AXA Insurance

AXA Insurance is a trading name of AXA Insurance UK plc
Registered in England No. 78950
Registered Office: 5 Old Broad Street,
London EC2N 1AD
A member of the AXA Group of companies

The policy wording

A full copy of the policy wording and complaints procedure is available on request.

Register of claims

In the event of an insurance claim, any information which you provide to AXA Insurance, will be put on a Register of Claims through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from AXA Insurance.

Telephone calls

Your telephone calls may be monitored or recorded.

Cancellation period

You are free to cancel this policy at any time.

Cancellation fee

Please note that Countrywide Insurance Services reserve the right to charge a cancellation fee of £25.00 if the Policy is cancelled within the first 12 months.





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