

Essential landlord insurance

Summary of cover



TOTAL
Landlord

www.totallandlordinsurance.co.uk

Your policy at a glance

This policy summary is designed to help **you** understand **your** insurance policy by setting out the significant features, benefits, limitations and exclusions. This document does not describe all the terms and conditions of **your** policy and should be read in conjunction with the policy wording.

Who is the insurance provider?

This insurance is underwritten by AXIS Specialty Europe SE (UK Branch) trading as AXIS Specialty London and administered by Total Landlord in accordance with the authorisation under contract by them.

Who will I be dealing with?

The Premier and Essential landlord insurance policies are brought to **you** by Total Landlord. Total Landlord is a trading name of HFIS Ltd who are authorised and regulated by the Financial Conduct Authority.

The cover available – Essential

The Essential landlord insurance policy is designed to meet the needs of property owners or leaseholders of **tenanted** private **residential** properties. The **period of insurance** will be for 12 months unless otherwise stated in **your** policy **schedule**. The following table provides a summary of the covers available under this policy.

We will insure only those sections **you** request and **we** agree to insure, however **our** quotation or policy **schedule** will specify exactly the covers that **you** have selected and **we** have quoted for.

Buildings (section 1):

Description of cover:	Key benefits:	Significant conditions, exclusions or limitations
<p>The buildings (including foundations) at the premises, being of standard construction, and including the following all situate on or in or at the premises:</p> <ul style="list-style-type: none"> Landlord's fixtures and fittings (including communal radio and television receiving aerials, satellite dishes, communication equipment and related fittings, fixed glass and fixed sanitary ware) Walls, gates, fences and services Fuel tanks and their ancillary equipment and pipe work Driveways hard standings and similar hard surfaced areas all being constructed of solid materials Landscaping (including trees, shrubs, plants, turf and other forms of vegetation) including garden furniture, ornaments and statues but excluding ponds and lakes Garages and outbuildings owned and used in connection with the buildings 	<ul style="list-style-type: none"> Fire, smoke, explosion, lightning and earthquake Riot, civil commotion, labour and political disturbances and strikes Full policy cover during periods of unoccupancy of up to 30 days subject to unoccupied property terms and conditions Impact by aircraft and other aerial devices, vehicles, trains, non-domestic animals, falling trees or branches and falling television satellite dishes Storm and flood Subsidence or heave of the site or landslip Escape of water and resultant damage arising from fixed water tanks, apparatus or pipes Theft or attempted theft Escape of oil from fixed domestic oil-fired heating installations Architects' and surveyors' fees, debris removal and additional costs as a result of local authority requirements Accidental breakage of fixed glass forming part of the building including double-glazed units, ceramic hobs and tops, solar panels and fixed sanitary ware forming part of the buildings Accidental damage to cables, underground pipes and drains serving the buildings The costs of locating the source of escape of water or oil, up to £1,000 for any one building and up to £5,000 in total during the period of insurance 	<p>Unless otherwise agreed by us, we will not pay for:</p> <ul style="list-style-type: none"> Malicious damage Damage caused by theft or attempted theft to any portion of the buildings used for business purposes other than for the purpose of letting the premises Damage caused by theft or attempted theft by tenants, their guests or other persons lawfully on the premises Damage caused by theft or attempted theft where entry or exit is not gained by forcible and violent means The cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part

Buildings (section 1) continued:

Description of cover:	Key benefits:	Significant conditions, exclusions or limitations
	<ul style="list-style-type: none"> Replacement of external locks following theft of keys from the private residence of the insured or whilst in the custody of any person authorised to hold such keys, up to £250 for any one building and up to £1,000 in total during the period of insurance Increased domestic metered water or oil charges up to £1,000 following an escape of water or oil Anyone buying the buildings from exchange of contracts until the sale is completed The sums insured for buildings are index linked to protect you against inflation. No other sections of your policy are index linked Buildings (section 1) also covers the increased cost of rebuilding the buildings following extensions or alterations you have undertaken during the period of insurance, up to 10 per cent of the sum insured for buildings We will not reduce the sum insured under Buildings (section 1) after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage. We will reinstate the sum insured stated in Buildings (section 1) from the date of any damage unless we give written notice to the contrary. You may be required to pay some extra premium 	<ul style="list-style-type: none"> Accidental damage caused by tenants, their guests or other persons lawfully on the premises with the exception of accidental breakage of fixed glass forming part of the building including double-glazed units, ceramic hobs and tops, solar panels and fixed sanitary ware forming part of the buildings and accidental damage to cables, underground pipes and drains serving the buildings as specified under the 'Key benefits' column of this section Storm damage to gates and fences Frost damage to fixed water tanks, apparatus and pipes Any policy excess that is specified on your policy schedule

Contents (section 2)

Description of cover:	Key benefits:	Significant conditions, exclusions or limitations
<p>Fitted carpets, furnishings, household goods and other contents of reception and storage areas and other communal parts specifically provided for the use of the tenant at the insured premises for which you are legally liable.</p> <p>Contents does NOT include:</p> <ul style="list-style-type: none"> Landlord's fixtures and fittings which are insured under Buildings (section 1) Articles of gold, silver, gold and silver plated articles, other precious metals, jewellery or furs Cameras (including video and camcorders), sports equipment Pedal cycles, clothing and personal effects Money, bills of exchange and promissory notes, securities or Documents of any kind Property in the open Pets and livestock Motor vehicles, caravans, boats, trailers or accessories in them or attached to them Any property belonging to the tenants Contents in storage at the insured premises if not intended for use at that premises 	<ul style="list-style-type: none"> Fire, smoke, explosion, lightning and earthquake Riot, civil commotion, labour and political disturbances and strikes Full policy cover during periods of unoccupancy of up to 30 days subject to unoccupied property terms and conditions Impact by aircraft and other aerial devices, vehicles, trains, non-domestic animals, falling trees or branches and falling television satellite dishes Storm and flood Subsidence or heave of the site or landslip Escape of water and resultant damage arising from fixed water tanks, apparatus or pipes Theft or attempted theft Escape of oil from fixed domestic oil-fired heating installations Accidental breakage of fixed glass in furniture within the buildings (subject to certain restrictions) We will not reduce the sum insured under Contents (section 2) after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage. You may be required to pay some extra premium 	<ul style="list-style-type: none"> Unless otherwise agreed by us, we will not pay for: Malicious damage Curios, pictures and other works of art with a value exceeding £500 per item Damage caused by theft or attempted theft by tenants, their guests or other persons lawfully on the premises Damage caused by theft or attempted theft where entry or exit is not gained by forcible and violent means The cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part Landlord's gardening equipment Any policy excess that is specified on your policy schedule

Alternative accommodation or loss of rent (section 3):

Description of cover:	Key benefits:	Significant conditions, exclusions or limitations
Alternative accommodation, loss of rent or temporary storage of contents while the buildings are non-tenantable or access to buildings is denied as a result of damage covered under Buildings (section 1).	<ul style="list-style-type: none"> Cover provided for up to 20 per cent of the sum insured for buildings or the sum insured stated on your policy schedule 	<p>We will not pay for:</p> <ul style="list-style-type: none"> Denial of access to the buildings by the Government following natural disaster, outbreak of a contagious disease or other threat to health, or by the emergency services

Public liability (section 4):

Description of cover:	Key benefits:	Significant conditions, exclusions or limitations
Indemnity for amounts you are legally liable to pay up to the limit of indemnity stated on your policy schedule .	<ul style="list-style-type: none"> Damages arising out of bodily injury or third party property damage caused by an accident at the insured premises happening in connection with the letting of the premises Damage payable in relation to the Defective Premises Act in connection with any buildings owned by you in the last seven years The most we will pay is £2,000,000 (plus costs and expenses) for any one accident or series of accidents arising out of any one event 	<p>Unless otherwise agreed by us, we will not pay for:</p> <ul style="list-style-type: none"> Bodily injury to you, any person who permanently resides with you or to an employee Any liability arising directly or indirectly out of any business other than the business declared under this policy Any liability arising out of any deliberate act Any fines or penalties Any legal costs or expenses insured by another policy The cost of repairing or rectifying

General conditions that apply to the whole of this insurance

- **You** must take all necessary steps to prevent **damage** or an accident and keep the property in a good state of repair
- **You** must tell **us** before **you** start any conversions, extensions or other structural work that changes the use of the **buildings** in any way, renders the property **non-tenantable** for any period of time or increases the cost of rebuilding the **buildings** by more than 10 per cent of the sum insured for that building
- **You** must tell **us** if the property becomes **non-tenantable** at any time, the use of the property is changed to anything other than a **private residence** or the type of **tenant** is changed from that previously advised to **us**
- **You** must comply with all local authority regulations or statutory conditions regarding the letting of the **premises**
- **You** must ensure the sums insured are adequate throughout the **period of insurance**
- **You** must notify Total Landlord of the interest of any owner(s), mortgagees(s), lessor(s) or other interested party in the event of a claim

Unoccupied property terms and conditions

You are required to inform Total Landlord immediately if:

- The **private residence** is left without a **resident**; or
- There is a break between tenancy agreements for more than 14 consecutive days in length

Cover and conditions vary dependant on the length of time that **your** property remains **unoccupied**. The following assumes that **your** property is **tenantable** and that **you** are actively seeking **tenants**. If this is not the case **you** must refer **your** circumstances to Total Landlord as additional conditions may apply.

Where **your** property remains **unoccupied** for up to 14 consecutive days, full cover will apply with no additional terms.

Where **your** property remains **unoccupied** for between 14 and 30 consecutive days **you** are required to:

- Ensure that all security devices are kept in full and effective operation
- Have weekly internal and external inspections of the **buildings** carried out
- Keep written reports of weekly inspections
- Rectify any defects revealed during weekly inspections
- Between 1 November and 31 March (both days inclusive) ensure that either:
 - i. The water supply be switched off at the mains and the entire water system and central heating system be drained of all water; or
 - ii. Where the entire private dwelling has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted the loft hatch door is left open

If the **premises** remain **unoccupied** for a period exceeding 31 days the cover provided under Section 1 – **Buildings** cover and Section 2 – **Contents** is restricted to the following:

Fire, Smoke, Explosion, Lightning or Earthquake only.

In addition to the above, we will have the right to impose further additional terms, conditions and exclusions and charge a suitable additional premium which must be paid by **you** if required.

Exclusions that apply to the whole of this insurance

- Loss or **damage** caused directly or indirectly by radioactive contamination and nuclear assemblies*
- Loss, destruction, **damage**, death, injury, disablement or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or **damage** to property by or under the order of any government or public or local authority*
- Loss, destruction or **damage** directly or indirectly occasioned by, happening through or in consequence of any act of **terrorism***
- Loss or **damage** to any computer equipment, any liability or financial loss caused directly or indirectly by programming or operator error, viruses, hacking, erasure or corruption of electronic data
- Loss or **damage** occurring outside of the duration of this policy
- Deliberate **damage** by **you**, a member of **your** family, someone who permanently resides with **you** or an **employee**
- Loss or **damage** caused by:
 - i. Wear and tear, gradual deterioration, rusting, corrosion, wet rot, dry rot, rising damp, mould
 - ii. Failure of boiler components
 - iii. Atmospheric or climatic conditions and the action of light
 - iii. Cleaning, repairing, restoring, renovating,
 - iv. dyeing, heating or drying
 - v. The cost of maintenance or normal redecoration
 - vi. Faulty or defective workmanship
- Diminution of market value
- **Damage** and liability in respect of pollution or contamination, other than caused by a sudden identifiable unintended and unexpected incident that takes place during the **period of insurance**
- **Damage** caused by pets, insects, fungus or vermin

* Unless additional **terrorism** cover has been purchased and is specified on **your policy schedule**.

- Infectious or contagious disease – **We** do not cover any loss, **damage**, liability, cost or expense, in any way caused by or resulting from infectious or contagious disease, any fear or threat of infectious or contagious disease, or any action taken to minimise or prevent the impact of infectious or contagious disease
- Cyber and data exclusion – **We** do not cover any cyber loss, **damage**, liability, cost or expense caused deliberately or accidentally by the use of or inability to use any application, software, or program, any computer virus or computer related hoax
- **Tenant** referencing – No claims (for example fire or escape of water) will be paid out in relation to the illegal manufacture, cultivation, harvest or processing of drugs if **your tenant(s)** have not passed a four point reference check

Policy excess

- The policy **excesses** applicable to **your** insurance are shown on **your policy schedule** or quotation

For claims resulting from theft of keys there is no **excess**. Any specific **excesses** that may be applied will be shown on **your policy schedule**.

Additional information How to make a claim under this insurance

If **you** need to notify **us** of an accident, loss or **damage** under this policy please contact the Total Landlord claims team as soon as possible by calling **0800 63 43 880** or by emailing claims@totallandlordinsurance.co.uk.

How we settle your claim

All claims under this policy will initially be administered by Total Landlord.

Where a claim relates to the **buildings** **we** will pay the full cost to repair or replace the loss or **damage** providing the **buildings** have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home. Where a claim relates to **contents**, providing the sum insured is adequate, **we** will pay either the full cost to repair or, in the event of total loss or destruction of any article, **we** will pay the cost of replacing the article as new.

Your right to cancel Cancellation of this insurance within 14 days of inception

You are entitled to cancel this insurance by contacting Total Landlord within 14 days of either:

- The date **you** receive **your** policy documentation; or
- The start of the **period of insurance**

Whichever is the latter. Providing **you** have not made any claims **we** will refund the premium however Total Landlord may charge **you** an administration fee.

Cancellation of this insurance more than 14 days of inception

You can also cancel this insurance at any time during the **period of insurance** by contacting Total Landlord. Any return premium due to **you** will be calculated on a pro-rata basis and will depend on:

- How long this policy has been in force; and
- The terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments

No return of premium will be given if a claim has occurred during the **period of insurance** and Total Landlord may charge **you** an administration fee.

What is the complaints procedure?

Should **you** have cause to complain about any aspect of **your** policy or claim please contact **us** and **we** will do **our** best to find a satisfactory resolution as quickly as possible. Please write to the Quality and Operations Manager, Total Landlord Insurance, Premiere House, First Floor, Elstree Way, Borehamwood, WD6 1JH. Alternatively **you** can call **us** on **0800 63 43 880** or email **us** on complaints@totallandlordinsurance.co.uk. If, upon initial investigation of

your complaint, **we** feel that it is more suitable for **your** complaint to be redirected to **your** insurer, AXIS Specialty Europe SE (UK Branch) trading as AXIS Specialty London, **we** will immediately provide **you** with their full complaints process.

If **you** remain dissatisfied following **our** investigation into **your** complaint **you** have the right to refer **your** complaint to the Financial Ombudsman Service. Their contact details are Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

They can also be contacted by calling **0800 023 4567** or emailing complaint.info@financial-ombudsman.org.uk or **you** can visit their website which can be found at www.financial-ombudsman.org.uk.

Your right to take legal action against **us** is not affected by referral to the Financial Ombudsman Service.

Financial Services Compensation Scheme

(FSCS) may be available to satisfy **your** claims if **we** are unable to meet **our** obligations to **you** under this contract. The FSCS is the UK's statutory fund of last resort for customers of financial services firms.

If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of the contract and **your** eligibility. Further information about the scheme, including who is entitled to make a claim under it and the maximum levels of compensation, are available from:

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

The law applicable to this insurance

Unless specifically agreed to the contrary, this insurance is subject to the laws of England and Wales and the exclusive jurisdiction of the courts of England and Wales.

Total Landlord

Premier House
First Floor
Elstree Way
Borehamwood
WD6 1JH

T: 0800 634 3880

E: enquiries@totallandlordinsurance.co.uk
www.totallandlordinsurance.co.uk

Total Landlord is a trading name of HFIS Ltd.
HFIS Ltd is authorised and regulated by the Financial Conduct Authority.

Registered Office:
7th Floor Corn Exchange, 55 Mark Lane,
London EC3R 7NE
Registered in England: 3252806

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