



RentAble

policy document

Designed to Protect

Introduction

This is **your TL Risk Solutions** RentAble Residential Let Property insurance policy. The policy is a contract of indemnity between **you** and Certain Underwriters at Lloyd's. The contract of insurance is made up of this booklet and the **schedule** and is based on the information **you** provided in **your** proposal form.

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you** against **loss** or **damage** **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown in the **schedule**. The insurance is provided under the terms and conditions contained in this policy or in any **endorsement** shown in **your schedule** as applying to this policy.

The insurance relates ONLY to those sections which are shown in the schedule as being included.

Our Service Commitment to You

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact the broker who sold **you** this insurance.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department

Lloyd's

One Lime Street

EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

In all communications the policy/certificate number appearing in the **schedule** should be quoted.

Please read this booklet, the application form and the **Schedule** carefully

It is important that

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **your** broker immediately if this document is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Thank **you** for choosing the **TL Risk Solutions** RentAble Policy

Cancellation of this Insurance

1. **You** are entitled to cancel this insurance by writing to **TL Risk Solutions** within 14 days of either:
 - the date **you** receive **your** policy documentation; or
 - the start of the **period of insurance**whichever is the later. Providing **you** have not made any claims **we** will refund the premium.
2. **You** can also cancel this insurance at any time during the **period of insurance** by writing to **TL Risk Solutions Limited**. Any return premium due to **you** will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.
3. **We** can cancel this insurance by giving **you** 7 days notice in writing, which **we** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

Your Total Peace of Mind

Canopus at Lloyd's is a member of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

The Law Applicable to this Insurance

Under European law, **you** and the insurer are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Data Protection Act 1998

It is understood by **you** that any information provided to **us** regarding **you** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Definitions

Wherever the following words appear in this insurance they will have the meanings shown below.

Accidental Damage

loss or **damage** caused by violent unforeseen external and visible means.

Bodily injury

Bodily injury includes death or disease.

Buildings

- The **home** and its decorations
- fixtures and fittings attached to the **home**
- permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, and fixed fuel tanks
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**

you own or for which **you** are legally responsible within the **premises** named in the **schedule**.

Contents

Household goods within the **home**, which are **your** property but only where the property is let as furnished within the tenancy agreement.

Contents includes:

- audio visual electrical equipment up to a maximum of £500
- domestic oil in fixed fuel oil tanks up to £250

Contents does NOT include:

- property in the open
- **money** and **credit cards**
- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- **valuables**
- deeds and registered bonds and other personal documents
- any living creature
- **personal possessions**
- stamps or coins
- any part of the **buildings**
- any property held or used for business purposes other than **contents** expressly utilised for the purposes of letting the property as furnished
- any property insured under any other insurance
- any property of the **tenant(s)**
- any computer equipment

Credit cards	<ul style="list-style-type: none"> • credit cards, charge cards, debit cards, bankers cards and cash dispenser cards.
Damage	physical damage or destruction
Endorsement	A change in the terms and conditions of this insurance.
Excess	the amount shown in the schedule that you have to bear in respect of certain claims
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Loss	physical loss
Money	<ul style="list-style-type: none"> • current legal tender, cheques, postal and money orders • postage stamps not forming part of a stamp collection • savings stamps and savings certificates, travellers' cheques • premium bonds, luncheon vouchers and gift tokens <p>all held for private or domestic purposes.</p>
Occupant	You or the tenant or persons specifically authorised by you to be in the home .
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Personal possessions	Clothing, baggage, sports equipment and other similar items normally carried about the person
Premises	The address which is named in the schedule .
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles or concrete.
Tenant	a person or persons named within the tenancy agreement authorised by you to be resident at the property

Terrorism

any act(s) of any person(s) or organisation(s) involving

- the causing, occasioning or threatening of harm of whatever nature and by whatever means
- putting the public or any section of the public in fear

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

TL Risk Solutions

TL Risk Solutions Limited who placed this insurance on **your** behalf

Unoccupied

an **occupant** has not been in the **home** overnight

Valuables

- jewellery
- furs
- gold, silver, gold and silver plated articles
- pictures.

We/us/our

Certain Underwriters at Lloyd's

You/your/insured

The person or persons named in the **schedule**.

General Conditions

The following conditions apply to this insurance as a whole.

Each **home** included under this insurance is considered to be covered as if separately **insured**.

Your duties

1. **You** must take all reasonable steps to prevent **loss, damage** or an accident and keep the buildings in a good state of repair.
2. **You** must tell **TL Risk Solutions** before **you** start any conversions, extensions or other structural work to the **buildings** that
 - change the use of the **buildings** in any way
 - involve the external surfaces of the **buildings** being affected/changed
 - results in all **occupants** having to move out of the **buildings** for any period of time

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must comply with all regulations/statutory conditions regarding the letting of the property/ies including, but not limited to:
 - the number of persons legally allowed to reside at the property/ies
 - compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended)
 - minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the property/ies
 - ensuring all gas appliances fitted at property/ies are serviced by a CORGI registered individual within 15 days of the inception of this insurance or not more than one calendar year from date last serviced which ever is the sooner. Thereafter they must be serviced at least once every 12 months. All original dated receipts for servicing including prior servicing to inception of this insurance must be retained for inspection if required.
 - **you** must have an electrical certificate which is not more than 5 years old issued by an NICIEC member for the property/ies which confirms the electrical system is in a good state of repair
4. **You** must immediately inform **us** of any change in the type of **tenant(s)** at the property/ies from that disclosed in the proposal or if the property/ies become **unoccupied** for more than 90 days
5. **You** must immediately inform **us**, if **you** become aware that the property is being occupied partially or wholly by anyone other than the **tenant(s)**

If you fail to comply with any of the above duties this insurance may become void.

6. Whenever the **home** is **unoccupied** for more than 30 days, or where there is not a signed tenancy agreement in force:

a) **you** must ensure that between 1st November and 31st March both days inclusive annually:-

EITHER

(i) that the Electricity Supply is switched off at the main switch and the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water

OR IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON

(ii) where the entire **home** has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 10 degrees Celsius/50 degrees Fahrenheit and where fitted the loft hatch door is left open

or

(iib) where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this may be set to operate at not less than 4 degrees Celsius.

Before **we** can pay **you** any claim it is a requirement that **you** provide (at **our** request) any bills for any utilities being supplied to the insured **premises** at the time of any **loss** or **damage** as a result of escape of water from or frost damage to fixed water tanks, apparatus or pipes for verification by **us**.

b) **We** shall not be liable for an additional £250 of each and every claim over and above the **excess** shown in the **schedule**.

c) A responsible person (whose details we may request) is appointed to supervise and check the property at least once a week.

Failure to comply with the requirement (a) above will result in loss or damage resulting from escape of water and frost damage to fixed water tanks being excluded from this insurance.

Failure to comply with the requirement (c) above may result in this insurance becoming invalid.

General Exclusions

The following exclusions apply to this insurance as a whole

a) **Radioactive Contamination and Nuclear Assemblies Exclusion**

We will not pay for

1. **loss** or destruction of or **damage** to any property whatsoever, or any **loss** or expenses whatsoever resulting or arising therefrom or any consequential **loss**
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:-

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) **War Exclusion**

We will not pay for any **loss** or **damage** 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.

c) **Existing and Deliberate Damage**

We will not pay for **loss** or **damage**

- occurring outside of the **period of insurance**
- caused deliberately by **you** or any person lawfully at the property/ies
- due to consequential **loss** of any kind or description other than **loss** of rent as covered under this insurance

d) **Electronic Data Exclusion**

We will not pay for

1. **loss** or destruction of or **damage** to any property whatsoever, or any **loss** or expenses whatsoever resulting or arising therefrom or any consequential **loss**;
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from :-

- i) computer viruses, erasure or corruption of electronic data;
- ii) the failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion “computer virus” means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

e) Biological and Chemical Contamination Exclusion

We will not pay for

1. **loss** or destruction of or **damage** to any property whatsoever, or any **loss** or expenses whatsoever resulting or arising therefrom or any consequential **loss**
2. any legal liability of whatsoever nature
3. death or injury to any person

directly or indirectly caused by or contributed to by Biological or Chemical contamination arising from

- i) **terrorism**,
- ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

f) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

g) Wear, Tear and Gradual Deterioration

We will not pay for any **loss** or **damage** as a result of wear, tear or gradual deterioration

h) Policy Excess

We will not pay the first amount of any claim under Section 1, (**Buildings**) or Section 2, (**Contents**) of this policy as stated in the **schedule**.

i) Tenancy Agreement Deposit Payment

We will not pay for **loss** or **damage** where the cost could be recoverable from any deposit **you** may hold in respect of the tenancy at the property. Before **we** pay any claim **we** can demand proof by way of production of the original tenancy agreement to confirm if any deposit is held by **you**.

Making A Claim & Claims Conditions

Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following procedure should be followed.

First of all, check **your schedule** and the relevant section in this booklet to make sure that the **loss** or **damage** is covered. Read carefully any exceptions or conditions that may apply and refer to the '**Your duties**' section outlined below. Please remember that this insurance does not cover **loss** or **damage** which has been caused purely by wear and tear - it is not a maintenance contract.

If **you** wish to make a claim, please contact **TL Risk Solutions**, Park Row House, 19-20 Park Row, Leeds, LS1 5JF. Telephone 0845 600 5911. **You** will be asked for the policy number stated on **your schedule**.

Your duties

In the event of a claim or possible claim under this insurance

1. **you** must provide written notification of any claim within 90 days of any incident giving rise to a claim.
2. **you** must provide **TL Risk Solutions** with any other information they require within 30 days of their request.
3. **you** must forward to **TL Risk Solutions** within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**. **You** must forward all information unanswered.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or missing property
5. **you** must not admit liability or offer or agree to settle any claim without the written permission of **TL Risk Solutions Limited**
6. **you** must provide **TL Risk Solutions** with, at **your** own expense, reasonable evidence of value or age (or both) for all items involved in a claim
7. **you** must take all reasonable care to limit any **loss, damage** or injury
8. **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by **TL Risk Solutions** to dispose of them

If **you** fail to comply with any of the above duties this may invalidate a claim.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any **loss, damage** or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected.

3. Fraudulent claims

You must not act in a fraudulent manner.

If **you** or anyone acting with **you**:

- makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect, or
- makes a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect, or
- makes a claim in respect of any **loss** or **damage** caused by **your** wilful act or connivance

then:

- **we** shall not pay the claim
- **we** shall not pay any other claim which has been or will be made under the policy
- **we** may at **our** option declare the policy void
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date
- **we** shall not return any premium
- **we** may inform the Police of the circumstances

The Cover Provided

SECTION 1 - Buildings

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section 1 b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section 1 b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, outbuildings and garages
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship

SECTION 1 - Buildings continued

What is covered	What is not covered
6. theft or attempted theft	a) loss or damage unless following a violent and forcible entry b) loss or damage by any person lawfully on the premises
7. collision by any vehicle or animal	
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for loss or damage while the buildings are not furnished enough to be normally lived in b) for loss or damage by any person lawfully on the premises
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) the first £1,000 of every claim f) for loss or damage caused by coastal erosion

SECTION 1 - Buildings continued

What is covered	What is not covered
	g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
11. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences

SECTION 1 - Buildings continued

What is covered	What is not covered
This section of the insurance also covers	We will not pay
A) the cost of repairing accidental damage to <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs all forming part of the buildings	

SECTION 1 - Buildings continued

What is covered	What is not covered
<p>B) the cost of repairing accidental damage caused by external and visible means from a single identifiable event to any</p> <ul style="list-style-type: none"> • underground water or gas main • underground sewer or drain pipe • underground electricity or telephone cable <p>which extend from the home to the public supply and which you are legally responsible for</p>	<p>a) for damage due to wear and tear or any gradually operating cause</p> <p>b) for damage to land drainage pipes or the cost of clearing any blocked drain, drainage or sewer pipe</p>
<p>C) • loss of rent due to you which you are unable to recover</p> <ul style="list-style-type: none"> • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the home cannot be lived in following loss or damage which is covered under section one 	<p>any amount over 20% of the sum insured for the buildings damaged or destroyed</p>
<p>D) expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the buildings • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under section one</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage</p>

Conditions that apply to section 1 (Buildings) only

Settling claims

How **we** deal with **your** claim

1. If **your** claim for **loss** or **damage** is covered under section 1, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the **loss** or **damage** and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the **damage** has been repaired or **loss** has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the **loss** or **damage** the **buildings** were not in good repair.

2. **We** will not pay 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.

Your sum insured

1. **We** will not reduce the sum insured under section 1 after **we** have paid a claim as long as **you** agree to carry out our recommendations to prevent further **loss** or **damage**.
2. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of **loss** or **damage** is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
3. The sums insured in section 1 (**Buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

SECTION 2 - Contents

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	
4. escape of water from fixed water tanks, apparatus or pipes	for contents within any outbuildings or garages
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship
6. theft or attempted theft	<ul style="list-style-type: none"> a) loss or damage unless following a violent and forcible entry b) for contents within detached domestic outbuildings and garages
7. collision by any vehicle or animal	
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	

SECTION 2 - Contents continued

What is covered	What is not covered
<p>9. subsidence or heave of the site upon which the buildings stand or landslip</p>	<p>a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>b) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law</p> <p>d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage by coastal erosion</p>
<p>10. falling trees, telegraph poles or lamp-posts</p>	<p>for loss or damage caused by trees being cut down or cut back within the premises</p>

Conditions that apply to section 2 (Contents) only

Settling claims

How **we** deal with **your** claim

1. If **you** claim for **loss** or **damage** to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section 2.
For total **loss** or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - **you** have paid or **we** have authorised the cost of replacementwhere **we** will take off an amount for wear and tear and depreciation.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or 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.

Your sum insured

1. **We** will not reduce the sum insured under section 2 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further **loss** or **damage**.
2. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the **loss** or **damage** is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.
3. The sums insured in section 2 (**Contents**) will be indexed each month in line with the Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

SECTION 3 - Accidents to Domestic Staff

This section applies only if **contents** are insured under section 2 of this insurance

What is covered	What is not covered
We will indemnify you for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance occurring at the premises to your domestic staff employed in connection with the premises shown in the schedule	We will not indemnify you for bodily injury arising directly or indirectly <ul style="list-style-type: none">• from any accident occurring away from the premises• from any vehicle used for racing, pacemaking or speed testing• from any communicable disease or condition

Limit of insurance

We will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

SECTION 4 - Legal Liability to the Public

This section applies only if the **schedule** shows that the **buildings** are insured under section 1 of this insurance

What is covered	What is not covered
<p>We will indemnify you</p> <p>as owner of the property for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance</p>	<p>We will not indemnify you for any liability</p> <ul style="list-style-type: none"> a) for bodily injury to <ul style="list-style-type: none"> • you • any other permanent member of the home other than tenant(s) • any person who at the time of sustaining such injury is engaged in your service c) for bodily injury arising directly or indirectly from any communicable disease or condition d) arising out of any criminal or violent act to another person d) for damage to property owned by or in the charge or control of <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service e) arising directly or indirectly out of any profession, occupation, business or employment other than in relation to the premises named in the schedule being used as a rented property h) which you have assumed under contract and which would not otherwise have attached arising out of your ownership, possession or use of: <ul style="list-style-type: none"> i) any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift

SECTION 4 - Legal Liability to the Public continued

What is covered	What is not covered
	<p>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>iv) any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</p> <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>k) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:- more than **£2,000,000** in all
- in respect of other liability covered under section 4:- more than **£2,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Endorsements

The following clauses apply only if they are mentioned in the **schedule**.

1) Alarm clause

This insurance does not cover theft:

- when there is no one present in the **home**, or
- between 23:00 hours and 07:00 hours or when the **occupant(s)** retire for the night,

unless:

- a) at all such times the intruder alarm has been put into full and effective operation, and
- b) the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with a company which is a member of NACOSS (National Approval Council for Security Systems).

2) Contractors exclusion clause

This insurance does not cover **loss, damage** or liability arising out of the activities of contractors.

3) Subsidence, heave or landslip exclusion clause

Subsidence or heave of the site upon which the **buildings** stand or landslip is not covered by this insurance.

4) Flood exclusion clause

Section 1 (**Buildings**) and section 2 (**Contents**) of this insurance do not cover **loss** or **damage** caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections 1 and 2.

5) Non-standard construction clause

It is agreed that the private dwelling of the **home** is not of **standard construction**.

6) Minimum security clause

This insurance does not cover theft from the private dwelling of the **home** unless the undernoted minimum protections are fitted.

External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621).

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.

Windows: Key operated security locks to all ground floor and other accessible windows.

7) Protections clause

It is **your** duty to ensure that all protections provided for the security of the **home** and **contents**:

- are maintained in good working order, and
- are in full and effective operation with the keys removed whenever the **occupant(s)** are absent from the **premises**.
- are not withdrawn or varied without **our** consent

If **you** fail to comply with the above duties this insurance will become invalid in respect of **loss** or **damage** resulting from unauthorised entry.

8) Your bank or building society's interest clause

The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of **loss** or **damage** to the **home** provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of **loss** or **damage**. They may also have to pay an extra premium which **you** will have to repay them.

9) Flats Clause

The sum insured under Section 1 (**Buildings**) represents the value of that portion of the **buildings** owned by **you** (including external walls, roof and foundations and such common parts of the **buildings** for which **you** are legally responsible). In the event of **loss** or **damage** resulting from an insured peril to any part of the **premises** not occupied by **you** but for which **you** are legally responsible, **we** will only pay such portion of that **loss** or **damage** as the sum insured bears to the reinstatement value of the **buildings**.

10) Fire Extinguisher/Smoke Alarm Clause

It is **your** duty to ensure that:-

- two serviceable fire extinguishing appliances, including one specifically designed for electrical fires
- one fire blanket within the kitchen
- two smoke alarms are fitted within the **home**

If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

12) Additional Storm Excess Endorsement (£250)

You must pay for the first £250 of each and every claim for the events of storm, flood or weight of snow under sections 1 (**Buildings**) and 2 (**Contents**) in addition to the amount(s) stated in the policy document.

13) Amended Subsidence / Heave and Landslip Excess

You must pay for the first £2,500 or 2.5% whichever is greater of each and every claim under event 9 of Sections 1 (**Buildings**) and 2 (**Contents**).

14) Restricted Cover Endorsement (Buildings)

It is noted and agreed that this insurance covers only

- Section1 (**Buildings**) - **loss** or **damage** resulting from event numbers 1 and 2 (Fire, Lightning, Explosion, Earthquake and Aircraft)
- Section 4 (Legal Liability to the Public)

15) Restricted Cover Endorsement (Contents)

It is noted and agreed that this insurance covers only

- Section2 (**Contents**) - **loss** or **damage** resulting from event numbers 1 and 2 (Fire, Lightning, Explosion, Earthquake and Aircraft)
- Section 4 (Legal Liability to the Public)

16) Unoccupancy Clause (Immediate)

It is noted and agreed that immediately the **home** is **unoccupied** the following restrictions to cover apply:-

- a) **You** must ensure that between 1st November and 31st March both days inclusive annually:-

EITHER

- (i) that the Electricity Supply is switched off at the main switch and the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water

OR IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON

- (iia) where the entire **home** has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 10 degrees Celsius/50 degrees Fahrenheit and where fitted the loft hatch door is left open

or

- (iib) where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this may be set to operate at not less than 4 degrees Celsius.

Before **we** can pay **you** any claim it is a requirement that **you** provide (at **our** request) any bills for any utilities being supplied to the insured **premises** at the time of any **loss** or **damage** as a result of escape of water from or frost **damage** to fixed water tanks, apparatus or pipes for verification by **us**.

- b) **We** shall not be liable for an additional £250 of each and every claim over and above the **excess** shown in the **schedule**.
- c) This insurance does not cover **loss** or **damage** resulting from theft or malicious **damage**
- d) A responsible person (whose details we may request) is appointed to supervise and check the property at least once a week.

Failure to comply with the requirement (a) above will result in loss or damage resulting from escape of water and frost damage to fixed water tanks being excluded from this insurance.

Failure to comply with the requirement (c) above may result in this insurance becoming invalid.

Notice to Insured

This insurance is Underwritten by Certain Underwriters at Lloyd's of London

Registered Office
36 Gracechurch Street
London
EC3V 0BT
UNITED KINGDOM

Both Underwriters at Lloyd's and the Society of Lloyd's are authorised and regulated by the Financial Services Authority.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance.

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