

Landlord Insurance

Insurance Product Information Document

Company: Uinsure

Product: Virgin Money Landlord Insurance - Buildings

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This document provides a summary of the key information relating to this Virgin Money Landlord Insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This buildings insurance cover protects the structure of your let property including the walls, roof, permanent fixtures and fittings (such as fitted kitchens and bathrooms), and any outbuildings (such as garages and sheds).



What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £1,000,000 (or if your property is a flat, up to the re-build cost of your property as provided to us by you) to cover loss or damage to your buildings caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to 20% of your maximum claim limit to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £10,000 to cover the cost of sourcing a water or oil leak (Trace & Access cover).
- ✓ Up to £1,000 to replace your locks if the keys to the let property are lost or stolen.
- ✓ Up to £2 million for sums you are legally liable to pay as the owner of your let property (Property owners liability cover).
- ✓ Up to £1,500 to cover increased metered electricity or water charges incurred by you resulting from unauthorised use or escape of water.
- ✓ Cover for underground drainage and sewer pipes serving your home, for which you are legally responsible.
- ✓ Accidental damage to underground pipes, cables and services for which you are responsible.
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware.

Optional covers

- Accidental damage to the buildings; malicious damage caused by the tenants to the buildings; theft or attempted theft damage caused by the tenants to the buildings.
- Manufacture and harvest of drugs within the boundaries of the insured property caused by the tenant.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually, including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Manufacture and harvest of drugs within the boundaries of the insured property caused by tenant. Manufacture and harvest of drugs may be covered if you had added 'Manufacture and harvest of drugs cover' to your policy.
- ✗ Loss or damage to gates and fences during a storm
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Liability Cover - To qualify for accidental death cover, the person must be aged 16 or over and the maximum claim limit for accidental death is £20,000.
- ! The maximum claim limit for liability in relation to Defective Premises Act is £1,000,000.



Where am I covered?

- ✓ The product provides cover for the buildings of your let property in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.
- If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time.

To cancel, please call us on 0330 912 2502, write to us at PO Box 1189, Doncaster, DN1 9RP or email us at customers@uinsure.co.uk.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.