

# Landlord Insurance

## Insurance Product Information Document

Company: Uinsure Limited

Product: Virgin Money Landlord Insurance - Landlords Contents

This insurance is managed and supplied by Uinsure Limited who are authorised and regulated by the Financial Conduct Authority under number 463689. Uinsure Limited is registered in England and Wales with company number 06046870 with a registered office at XYZ Building, Hardman Boulevard, Manchester, M3 3AQ.

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 landlords' contents insurance cover protects the things that belong to you, such as household goods, kitchen appliances and furnishings, which are kept inside your let property.



### What is insured?

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

- ✓ Choice of up to £15,000 or up to £35,000 to cover loss or damage to your landlords' contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ If you are the landlord of a leasehold property, we will provide cover for the fixtures and fittings that you own or are responsible for.
- ✓ Up to £3,000 to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event. This limit is increased to £7,000 if you have £35,000 of Contents cover.
- ✓ Choice of up to £15,000 or up to £35,000 to cover loss or damage to your landlords' contents in the event of accidental breakage of fixed glass in furniture and ceramic hobs in free-standing cookers.
- ✓ Up to £1,000 to cover items stolen from an outbuilding.
- ✓ Up to £2 million for sums you are legally liable for as the owner of the landlords' contents
- ✓ Up to £5 million for sums you have to pay for following accidental bodily injury or illness or disease to domestic employees.

### Optional covers

Accidental damage to the landlords' contents;  
Malicious damage caused by the tenants to the landlords' contents; Theft or attempted theft damage caused by the tenants to the landlords' contents.



### 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.
- ✗ 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.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your let property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.
- ! We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



## Where am I covered?

- ✓ The product provides cover for the contents 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](mailto: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.