Landlord Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: Virgin Money Landlord Insurance - Buildings

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 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 Virgin Money Customer Services, 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.

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 Virgin Money Customer Services, 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.

Landlord Legal Expenses and Rent Protection Insurance

Insurance Product Information Document
Company: Arc Legal Assistance Limited
Product: Arc Landlord Legal Expenses and Rent Protection

Arc Legal Assistance Limited. Authorised and regulated by the Financial Conduct Authority. Firm reference number 305958. Registered in England No. 04672894. Registered address: The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE

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 insurance is provided by Arc Legal Assistance Limited. Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document is a summary of the key features of the policy. It is not specific to you and so may not provide all the information relevant to your cover needs. Other documents contain the full information you need to know before you decide to buy, and the full contract details.

What is this type of insurance?
Landlord Legal Expenses and Rent Protection insurance gives you access to telephone legal advice, along with cover for legal costs and expenses, if you experience any of the legal problems covered by this policy. You are also covered for up to £2,500 a month for Rent Protection claims.

What is insured?

Your legal adviser's fees and expenses, and if you lose the case, your opponents costs for:

- ✓ **Tenant Mediation and Eviction up to £100,000** To bring a case for mediation or if necessart, eviction to gain possession of the property if there is a breach of the tenancy agreement.
  - **Hotel expenses up to £50 a day each claim**
  - **Storage Costs up to £30 a day each claim**
- ✓ **Rent Arrears up to £100,000**
  To collect rent arrears after a tenant is evicted (and you have vacant posession)
- ✓ **Tenant Dilapidations Pursuit up to £100,000**
  To bring a case for damages to cover the cost of dilapidations against a former tenant
- ✓ **Property Trespass and Property Damage up to £100,000**
  To bring a case for nuisance or trespass against someone who
  - infringes your rights in relation to your property, or
  - causes physical damage to your property
- ✓ **Contract Disputes up to £100,000**
  To bring or defend a case for breach of contract for buying or renting goods or services in relation to the property.
- ✓ **Legal Defence up to £100,000**
  To defend you against criminal prosecution and
- ✓ unlawful discrimination
- **Tax Disputes up to £100,000**
  To represent and defend you in relation to an HMRC enquiry into your tax position in connected to the property.

What is not insured?

Important: each section of cover has specific exclusions for that cover. Please refer to the policy wording booklet for full details.

The policy does not cover:

- ✗ events that happened before this policy began
- ✗ Any legal action if the chanced of winning your case are less than 51%
- ✗ a claim if the cost of the benefit or amount in dispute is less than the estimated adviser's cost to act for you.
- ✗ any adviser's costs or other costs and expenses incurred which we have not agreed in advance or are more than we have approved in writing.
- ✗ A dispute between you and someone you have lived with,
- ✗ fines, penalties and any damages you are ordered to pay by the court as a result of legal action.

Are there any restrictions on cover?

- ! No cover for insured events within the first 90 days if the tenancy agreement started before the period of cover. This does not apply if you have comparable cover in place.
- ! Hotel / Storage - 30 days maximum cover

  Rent Arrears - if the amount is less than £1,000 or falls within the jurisdiction of rent tribunals

  Tenant Dilapidations Pursuit - if the amount is less than £1,000 or items were not on an inventory at the start of the policy

- ✓ **Identity Fraud up to £100,000**
  To defend your rights in relation to the property if you have been a victim of idenity theft.
- ✓ **Witness Attendance up to £1,000**
  Cover for loss of earnings if you need to attend regulatory proceedings

You are also covered for:

- ✓ **Rent Protection up to £2,500 a month**
  Payment of rent arrears until you gain vacant possession of the property

- ! Rent Arrears - if the amount is less than £1,000 or falls within the jurisdiction of rent tribunals
- ! Tenant Dilapidations Pursuit - if the amount is less than £1,000 or items were not on an inventory at the start of the policy Property Trespass and
- ! Property Damage - does not cover claims for work done by a public or local authority. To claim against the tenant, you must use the dilapidations pursuit section
- ! Contract Disputes - the contract must have been agreed after you bought this legal expenses insurance unless you had comparable legal expenses cover previously. It does not cover disputes of less than £1,000.
- ! Tax Disputes - does not cover HMRC's costs
  Witness Attendence - does not cover you if the court, tribunal or your employer covers your earnings.
- ! Rent Protection - must be at least 30 days in arrears before you can claim

Where am I covered?

✓ Claims which arise in United Kingdom.

What are my obligations?

- You must notify claims as soon as you become aware of an insured event.
- You must give us, at your own expense, all information that we and the adviser ask for.
- You must keep the adviser updated with progress of the claim and always cooperate with them.
- You must get our consent before incurring any costs.
- Tenant Dilapidations Pursuit - you must prepare a detailed schedule of dilapidations.
- Rent Protection - you must try and contact both the tenant and any guarantor within 7 days of the rent being overdue.
- Witness Attendance - you will need to show us evidence of your loss of earnings.

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. Premiums will be collected alongside your main Landlord Insurance policy.

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 this policy at any time giving the company that arranged it 14 days' notice.

If you do this within 14 days of taking out this policy, we will refund the premium in full provided you have not made a claim and do not intend to make a claim.

If you cancel after the first 14 days, we will refund the premium for what is left of the period of cover provided you have not made a claim and do not intend to make a claim.

To cancel, please call us on 0330 912 2502 or write to us at Virgin Money Customer Services, PO Box 1189, Doncaster, DN1 9RP.

Landlord Insurance

Insurance Product Information Document

Company: Arc Legal Assistance

Product: Virgin Money Landlord Insurance – Landlord Home Emergency Cover

Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

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 insurance is provided by Arc Legal Assistance Limited. Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document gives us a summary of the main features of your insurance policy. Full details are provided in other documents.

What is this type of insurance?
Home Emergency Insurance provides insurance to cover for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule.

What is insured?

We'll help you in the event of the following Home Emergencies:

✓ **Plumbing and Drainage:** Emergency repairs following damage to or failure of the plumbing and drainage system which:

- Means that internal flood or water damage is a likely consequence;
- Means that you do not have access to a toilet you can use within your home; or
- Causes blocked external drains that are only your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.

✓ **Internal Electricity:** Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by resetting the fusebox and would not be better resolved by the regional network supplier.

✓ **Gas Supply:** After the National Gas Emergency Service has visited your home, and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe.

✓ **Water Supply:** Emergency repairs following a complete loss of the water supply to the kitchen or bathroom where no other water supply is available for bathing.

✓ **Security:** Emergency repairs following damage or failure of the following items which would make the main living area of the home insecure and easily accessible to intruders:

- External lock;
- External window;
- External door.

What is not insured?

The policy does not provide cover for:

✗ **Plumbing and Drainage:** There is no cover for blocked toilets and/or drains where this has been caused as a result of misuse or the internal workings of the flush.

✗ **Internal Electricity:** There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any lightbulbs.

✗ **Primary Heating System:** There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).

✗ **Pests:** There is no cover for any repeat claims where you have not followed previous guidance from us or the contractor to prevent continued or further infestation.

✗ **Roofing:** There is no cover for any damage to flat roofs over 10 years old.

✗ **Overnight Accommodation:** There is no cover for the cost of any food and drink you have purchased.

- ✓ **Access to Home:** Emergency repairs after the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our contractor will gain access to the home and ensure it is left secure.
- ✓ **Primary Heating System:** Emergency repairs following the complete breakdown of the primary heating system which:
  - Results in the complete loss of heating and/or;
  - Results in the complete loss of hot water.
- ✓ **Pests:** Emergency repairs following an infestation caused by the following pests in and/or attached to the home and there is a clear sign of an infestation.
  - Wasps' nest;
  - Hornets' nest;
  - Mice;
  - Rats;
  - Cockroaches.
- ✓ **Roofing:** Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to fix the emergency after a claim has been accepted for emergency repairs. The home must be in a state where you can no longer live in it.
- ✓ **Alternative Heating:** We shall pay up to £50 towards the cost of alternative heating sources where these are needed in the event where a claim has occurred under section 3.
- ✓ **Boiler Replacement Contribution:** We will contribute up to £500 towards the cost of a brand new like for like replacement when you give us an original receipt for payment.

Are there any restrictions on cover?

- ! **Waiting Period:** There is no cover for anything that happens within the first 48 hours from the date of commencement of this insurance unless you had equivalent insurance immediately before the date that this policy began.
- ! **Wear and Tear:** We won't provide cover for any general wear and tear.
- ! **No Emergency Repair:** There is no cover where our contractor has advised there is no emergency repair available.
- ! **Known Loss or Damage:** If you knew about a loss or damage as a result of an emergency before the start date of this policy, the insurer will withdraw cover.

Where am I covered?

✓ Claims which arise in United Kingdom.

What are my obligations?

- You must tell us about a claim as soon as possible once you become aware of the emergency – any claims notified to us more than 48 hours after the emergency will not be covered.
- You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or unnecessary costs.
- Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to find a permanent solution. If you fail to carry out the permanent repair, we will not instruct a contractor to carry out any further emergency repairs.

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. Premiums will be collected alongside your main Landlord Insurance policy.

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.

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 at any time after the first 14 days, you will get a refund of premium for the remaining term of this insurance if you have not made, and do not intend to make, a claim.

To cancel, please call us on 0330 912 2502 or write to us at Virgin Money Customer Services, PO Box 1189, Doncaster, DN1 9RP