

Landlords Contents Scheme – Comparison Document

Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Policy Title	Certificate Wording	Policy Wording
Throughout	Certificate	Policy
Authorised Policy	<p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 & JRPCX1702B3005 - Certain Underwriters at Lloyd's 20% for their proportion</p>	<p>All Sections are underwritten by: Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd by Channel Syndicate 2015, under contract number B1262BW0231618, which is managed by The Channel Managing Agency Ltd</p>
Authorisation	<p style="text-align: center;">Several Liability Notice</p> <p>The subscribing Underwriters' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co subscribing Underwriter who for any reason does not satisfy all or part of its obligations.</p>	Removed
General Obligations – Gas Regulations	<p style="text-align: center;">Gas Regulations</p> <p>It is important that You comply with the requirements below otherwise all Damage arising from or caused by Defined Perils of fire and explosion will be excluded and indemnity under the legal liability section will not operate.</p> <p>You must if the Home or any part thereof is let as residential accommodation You must comply</p>	<p style="text-align: center;">Gas Regulations</p> <p>It is important that You comply with the requirements below otherwise all Damage arising from or caused by Defined Perils of fire and explosion will be excluded and indemnity under the legal liability section will not operate.</p> <p>a) You must if the Home or any part thereof is let as</p>

	<p>with current gas safety regulations and laws and must be in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer. Any necessary repairs and maintenance must be carried out promptly by a Gas Safe registered engineer.</p>	<p>residential accommodation You must comply with current gas safety regulations and laws and must be in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer. Any necessary repairs and maintenance must be carried out promptly by a Gas Safe registered engineer. b) If You are responsible for gas installations that do not fall under a) above then annual maintenance checks must be undertaken and at the commencement of this insurance You must be in the possession of a valid gas safety certificate issued by a Gas safe registered engineer. (Addition of part b))</p>
General Exclusions	<p>Northern Ireland Overriding Exclusion</p> <p>Notwithstanding anything within the Certificate or in any extensions thereof it is hereby declared and agreed that as an exclusion overriding all other terms (including the nature and terms of perils insured against) this Certificate does not cover loss or destruction of or Damage to any property in Northern Ireland or loss resulting there from caused by or happening through or in consequence directly or indirectly of;</p> <p>i) civil commotion ii) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association</p> <p>In any action suit or other proceedings where Underwriters allege that by reason of the provisions of this exclusion any loss, destruction or Damage or consequential loss is not covered by this Certificate the burden of proving that such loss is covered shall be upon You.</p>	Removed
Claims Procedure	Claims Procedure	Claims Procedure How to Make a Claim

	<p>If You need to make a claim, please follow the procedure below so the matter can be dealt with efficiently.</p> <p>To report a claim please call Cunningham Lindsey - 0845 604 6615 or 02920 558639</p> <p>At the time of making a claim, You will be asked: The Certificate number stated on Your Schedule; Full details of the claim. You must do the following:</p> <ol style="list-style-type: none"> 1) Contact Your intermediary that arranged this Insurance for You as soon as reasonably possible. 2) Give Us full written details of Your claim as soon as reasonably possible, and always within 30 days. 3) Notify Us within 7 days of any claims for Riot or malicious Damage 4) Tell the police immediately if Loss or Damage has been caused by theft, attempted theft, malicious acts or vandals. 5) Take all reasonable steps to reduce and prevent Loss, Injury or Damage. 6) Give Us, at Your expense, all information and evidence (including written estimates and proof of ownership and value) We ask for. 7) Notify Us in writing immediately You and/or person claiming to be indemnified has knowledge of any impending prosecution inquest or Injury in connection with any circumstances for which there may be liability under this Certificate. 8) Forward unanswered to Us immediately on receipt every letter claim writ summons or process in connection with such claim or circumstance. 9) Give all such information and assistance as We may require. 10) At all times in addition to Your obligations set out above afford such information to and co-operation with Us or Our appointed agents to allow the Us to be able to comply with such relevant practice directions and pre-action protocols as may be issued and approved from time to time by the head of civil justice. <p>You must not do the following:</p> <ol style="list-style-type: none"> 1) Abandon any item to Us. 2) Dispose of any Damaged items before We have inspected them. 	<p>When contacting our claims team, please ensure you have your policy reference number available. We may record or monitor calls for training purposes or to improve the quality of our service.</p> <p>Underwriters Claims Representatives Telephone: 01732 520 288 The claims helpline is open 24 hours a day, 365 days a year.</p> <p>Defence of claims We may take full responsibility for conducting, defending or settling any claim in your name and any action we consider necessary to enforce your rights or our rights under this insurance.</p> <p>Other insurance We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any excess beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.</p> <p>Things you must do You must comply with the following conditions. If you fail to do so, we may not pay your claim, or any payment could be reduced.</p> <ol style="list-style-type: none"> 1. You must notify the Underwriters Claims representatives as soon as practicable giving full details of what has happened. 2. You must provide your broker with any other information we may require. 3. You must forward to your broker as soon as practicable, but no later than fourteen (14) days, if a claim for liability is made against you, any letter, claim, writ, summons or other legal document you receive.
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	<p>3) Negotiate, admit or settle any claim or offer without Our permission in writing.</p> <p>4) Make an admission, offer, promise, payment, indemnity or make an agreement which may result in a claim under this Certificate without the prior written consent of Us. We may do the following:</p> <p>1) Appoint a loss adjuster to deal with the claim.</p> <p>2) Arrange to repair the Damage to the Property.</p>	<p>You must inform the Police, as soon as practicable, following any loss caused by malicious persons, violent disorder, riots or civil commotion, theft, attempted theft or lost property.</p> <p>You must not admit liability or offer or agree to settle any claim without our written permission.</p> <p>You must take all reasonable care to limit any loss, damage or injury.</p> <p>You must retain ownership of your property at all times. We will not take ownership of, or accept liability for, any of your property unless we agree with you in writing in advance to do so.</p> <p>To help us settle your claim It is your responsibility to prove any loss and therefore we may ask you to provide receipts, valuations, photographs, and any other relevant information and documents and assistance we may require to help with your claim.</p> <p>Fraudulent Claims If you, or anyone acting on your behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. This means we will: not pay the false or fraudulent claim and be entitled to recover any payments which have been made in respect of the fraudulent claim; have the option to treat the contract as having been terminated at the time of the fraudulent act (not the discovery of it) and need not return any premium; be entitled to refuse all claims arising after the fraud but remain liable for valid losses before the fraud.</p>
Definitions - We/Us/Our/Underwriters	<p>We/Us/Our/Underwriters ERGO Versicherung AG (UK Branch), AmTrust Europe Limited and Certain Underwriters at Lloyd's</p>	<p>We/Us/Our/Underwriters Channel Syndicate 2015</p>
Complaints Procedure	<p>Complaints Procedure If You have any questions, concerns or wish to make a complaint about the sales process or suitability of Your</p>	Updated Complaints procedure; separate sections for the following:

	<p>Policy, You should contact the Insurance Broker who arranged this Policy for You. If Your complaint relates to any other matter including claims, You should contact:</p> <p>The Complaints Manager Commercial Express B1 Custom House The Waterfront Level Street Brierley Hill DY5 1XH</p> <p>Phone 0800 978 8007 Email complaints@commercialexpress.co.uk</p> <p>If your complaint cannot be resolved by Commercial Express Quotes Ltd within 3 working days, you can raise the complaint with Us: The Complaints Manager ERGO Versicherung AG, UK Branch MUNICH RE GROUP offices</p> <p>Plantation Place - 3rd floor 30 Fenchurch Street London EC3M 3AJ Phone 020 3003 7444 complaints@ergo-commercial.co.uk</p> <p>If Your Insurance Broker or ERGO Versicherung AG, UK Branch remain unable to resolve the complaint to Your satisfaction then You may also have the right to refer Your complaint to: The Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone 08000 234 567</p> <p>Further information is available from them and on www.financial-ombudsman.org.uk</p> <p>Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p>	<ul style="list-style-type: none"> • Policy Administration Enquiries – to your broker • Claims Administration Enquiries – to Underwriters Claims Representatives • Policy Administration Issues – to your broker • Claims Administration Issues – to Underwriters Claims Representatives (with contact number: 01732 520 288) • Contact details for ERGO Complaints Manager removed • Contact details for Channel Managing Agency Ltd Head of Compliance included <ul style="list-style-type: none"> • Contact details for Complaints team at Lloyd’s included
Financial Services Register	<p>Financial Services Register</p> <p>The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.</p>	Removed
FSCS	<p>Financial Services Compensation Scheme (FSCS)</p> <p>ERGO Versicherung AG, UK Branch is covered by the FSCS. This means that You may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15</p>	Removed

	St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk	
Authorisation and Regulation	<p>Authorisation and Regulation.11.15 ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request. ERGO is part of the Munich Re Group, one of the leading reinsurers and risk carriers worldwide.</p>	Removed