

# Summary of Cover

# Landlords Contents Summary of Cover

## About this Summary of Cover

This summary of cover provides key information only about insurers and the insurance cover available within Landlords Contents and is designed to provide cover for you as owners of residential property. This summary of cover does not contain the full terms and conditions of the insurance which can be found in the policy wording, including the schedule and should be reviewed periodically. If you are in any doubt as to cover afforded you should consult your broker. WE MAY CHANGE OR LIMIT ANY COVER.

## About the Insurer

This Policy is underwritten by Canopus Managing Agents Limited, Syndicate 4444 which is registered in England and Wales. Canopus Managing Agents Limited, Syndicate 4444 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 204847).

Canopus Managing Agents Limited, Syndicate 4444 is registered at Floor 29, 22 Bishopsgate, London, EC2N 4BQ (Company Number 01514453). This is to certify that authorisation has been granted to Commercial Express Quotes Ltd.

This Policy is arranged by Commercial Express Quotes Limited who act as an agent for us. Commercial Express Quotes Limited is registered in England and Wales under company number 03862468 and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 311067. Registered office B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH.

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## Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

## How to Cancel this Insurance

You may cancel this policy within 14 days of the day you purchased this policy or the day which you received the policy wording, whichever is the later by contacting your broker.

You may also cancel this policy at any other time by contacting your broker.

If this policy is cancelled then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside the 14 day cooling off period, there will be a minimum time on risk charge of £25.00 + IPT + fees already charged to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

## Our Cancellation Rights

We may cancel this insurance by giving you 14 days' notice in writing.

We will only do this for a valid reason.

Examples of valid reasons are as follows but these are not limited to:

- i) non-payment of premium in which case cancellation is effective from the start date of the period of insurance this has the same effect as if you have never had any cover or protection from this policy.
- ii) a change in risk occurring which means that we can no longer provide you with insurance cover;
- iii) your non-cooperation or failure to supply any information or documentation we request;
- iv) your threatening or abusive behaviour or use of threatening or abusive language.

If we decide to cancel this policy your broker will advise you by sending a letter of cancellation to your last known address.

If this policy is cancelled by us then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject

to a deduction for any time for which you have been covered. this will be calculated on a proportional basis.

For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If we decide to cancel this policy fees already charged to cover the administrative cost of providing the insurance will not be refunded.

### **Complaints Procedure**

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 Your broker who arranged this Policy for You.

If You wish to make a complaint about the sales process or suitability of Your Policy, You should contact Your broker who arranged this Policy for You.

If Your complaint is about the handling of a claim, You should refer the matter to Our claims representatives using the following contact details:

Woodgate and Clark Limited  
Address: 42 Kings Hill Avenue, West Malling, Kent, ME19 4AJ  
Telephone: +44 (0) 1732 520273  
Out of office hours: +44 (0) 1732 520270  
Email: [new.claims@woodgate-clark.co.uk](mailto:new.claims@woodgate-clark.co.uk)

If Your complaint relates to any other matter, You should contact Commercial Express Quotes Limited, details below, who will try to resolve your complaint.

The Compliance Manager at  
Commercial Express Quotes Limited  
Address: B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH  
Telephone Number: +44 (0) 1384 473201  
E-mail address: [complaints@commercialexpress.co.uk](mailto:complaints@commercialexpress.co.uk)

A copy of Commercial Express' complaints procedure can be viewed at <https://www.commercialexpress.co.uk/complaints>. Alternatively, a copy can be provided on request.

If Your complaint needs to be dealt with by Us, Commercial Express will promptly forward details of Your complaint to Us. We will review Your complaint and will investigate the circumstances regarding Your complaint. You may also raise a complaint directly with Us by using the contact details below:

Complaints Manager,  
Canopus Managing  
Agents Limited,  
Floor 29, 22 Bishopsgate,  
London EC2N 4BQ.  
Phone: +44 (0) 207 337 3700  
Email: [complaintsinbox@canopus.com](mailto:complaintsinbox@canopus.com)

Your Underwriters complaints team will acknowledge Your complaint promptly and respond fully to Your concern or complaint within four weeks or less. If for any reason this is not possible, the complaints team will write to You to explain why they have been unable to conclude the matter within the four weeks. If they have been unable to resolve Your complaint in eight weeks, they will write to You explaining the reason as to why this has not been possible. They will also advise You of Your right to refer Your complaint to the Financial Ombudsman Services (if eligible).

### Alternative Dispute Resolution Body

If **You** have followed the complaints procedure above, and **You** are not satisfied with the response or have not received a response from Commercial Express or **Us** within fourteen (14) calendar days, **You** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a written final response. If **You** wish to ask Lloyd's to investigate **Your** complaint **You** may do so by contacting:

Complaints Lloyd's

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham, Kent

ME4 4RN

Email:

[complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone:

+44 (0) 20 7327 5693

Fax:

+44 (0) 20 7327 5225

Web:

[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

### Financial Ombudsman Service

If **You** remain dissatisfied with **Our** or Commercial Express's response to a Complaint, or if **You** have not been provided with a final response within 8 weeks, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service using the details below. If **You** wish to do so, **You** must refer **Your** complaint within 6 months of receiving the final response letter.

The Financial Ombudsman Service:

Exchange Tower, Harbour

Exchange Square, London,

E14 9SR

Telephone: +44 (0) 800 023 4567 (calls to this number are free from "fixed lines" in the UK)

Telephone: +44 (0) 300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **You** live in the Channel Islands, the contact information is:

Channel Islands Financial

Ombudsman

PO Box 114

Jersey

Channel Islands

JE4 9QG.

Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.

Fax +44 1534 747629

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

This complaints procedure does not affect **Your** right to take legal action.

### Financial Services Compensation Scheme (FSCS)

Canopus Managing Agents Limited, Syndicate 4444 and Commercial Express Quotes Limited are covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that Canopus Managing Agents Limited, Syndicate 4444 and Commercial Express Quotes Limited cannot meet their obligations to you under this insurance. Further details about the scheme can be obtained from FSCS, PO BOX 300, Mitcheldean, GL17 1DY. Tel: 0800 678 1100 or +44 (0) 207 741 4100 or [www.fscs.org.uk](http://www.fscs.org.uk).

### The Cover Available

We will insure only those sections you request and we agree to insure.

### Geographical Limits

Damage occurring at the property stated in the schedule including its outbuildings and private garages.

## Contents

Household furniture, carpets, curtains and blinds.

Contents does not include the following:

- i) Money
- ii) Stamp, coin or other collections
- iii) Valuables
- iv) Guests clothing and personal belongings
- v) Any property which is more specifically insured by other insurance Your pets or other animals
- vi) Motor vehicles, caravans, trailers, watercraft, aircraft or accessories for these items
- vii) Securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts
- viii) Any property connected with your business, profession or trade

## Sum Insured

The maximum we will pay for any one claim is the sum insured for contents as shown on the schedule less any excess.  
Brown electrical goods will be subject to a maximum limit of £250 per item.

## Key Benefits

Contents are covered for loss or damage caused by the following insured perils:

- fire, explosion, lightning and earthquake
- riot, civil commotion, strikes, labour or political disturbances
- malicious persons
- storm or flood
- water or oil escaping from any fixed domestic appliance or system including any costs in locating the source of any escape
- frost damage to fixed water or heating systems in the home
- theft or attempted theft
- impact by road or rail vehicles, aircraft or animals not belonging to you or under your control, falling trees, branches and falling aerals.
- subsidence, landslip or heave
- accidental breakage of fixed, sanitary fixtures and ceramic hobs
- accidental damage to any cables or underground service pipes servicing the home

## Contents cover also includes:

- Metered water
- Loss of rent or alternative accommodation up to 15% of the sum insured for contents (or as stated in the policy schedule)
- Unauthorised use of electricity, gas or water
- Accidental damage (optional for professionally tenanted properties only)
- Brown electrical goods up to £250

## Contents Liability

We will pay any amount which you are legally liable to pay as compensation for accidental bodily injury to a person or loss or damage to property up to £2,000,000 or as stated on the policy schedule.

## Unoccupancy

This insurance will only cover fire, lightning, aircraft, explosion, earthquake, impact by any road vehicle or animal not belonging to you or under your control, falling trees, branches and falling aerals, storm, flood, subsidence, landslip, heave and contents liability, when the home is left without an authorised occupant for more than 30 consecutive days. Cover only applies to carpets, curtains, sun blinds, light fixtures and fittings and kitchen white goods. Other specific terms, conditions and exclusions apply in respect of unoccupied properties. Please refer to our policy.

### **Policy Excess**

You must pay an amount towards each claim. The amount you pay is called the 'excess'. The following excesses apply to each and every claim.

- a) contents claims and Loss of Rent Claims £50, other than
- b) subsidence claims £1,000 unless otherwise stated in your schedule
- c) claims whilst the Home is unoccupied £150

### **How to Pay**

The broker that arranged the insurance will advise you of the full details of when and the options by which you can pay.

### **Obligations**

You must answer any questions honestly and accurately, make a fair presentation of the risk and disclose every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the underwriter when considering whether to accept the risk and on what terms, conditions and premium) as otherwise underwriters shall be entitled to avoid the contract, refuse to pay all claims, treat the contract as being entered into but the contract will be treated as if it had been entered into on those different terms (other than terms relating to premium) or reduce proportionately the amount to be paid on a claim.

Your policy contains important obligations terms and conditions that must be complied with including but not limited to:

### **Alteration in Risk**

You must immediately notify underwriters if the risk has altered:

- a) by removal of any fire and security protections designed to prevent damage to the property Insured, or
- b) whereby the risk of damage accident or liability is increased or
- c) by the business being wound up or carried on by a liquidator or receiver or permanently discontinued or
- d) whereby your interest ceases except by will or operation of law, or
- e) by a change of use or type of tenant occupying your home or your home becoming unoccupied.

otherwise the policy will be treated as cancelled and all cover will terminate unless you have notified underwriters of any such alteration(s) and at their option they have agreed in writing to vary the policy.

### **Gas Regulations**

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.

- a) You must if the Home or any part thereof is let as 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.

### **Reasonable Precautions**

You must;

- a) take all reasonable precautions to prevent occurrences which may give rise to damage or accidents
- b) take all reasonable steps to comply with statutory requirements, obligations and regulations imposed by any authority
- c) take immediate steps to make good or remedy any defect or danger which becomes apparent or take such additional precautions as circumstances may require

otherwise underwriters may refuse to pay your claims or provide indemnity under this policy.

## Minimum Security Clause

Your home must be fitted with:

- a) five-lever mortice deadlocks, to British Standard 3621 on all external doors and key- operated security bolts fitted to the top and bottom of all external doors apart from the final exit door; or
- b) built in deadlocking cylinder locks and security bolts if the door is double glazed; or
- c) mortice security bolts or other key operated locks to British Standard 3621 fitted at the top and bottom of each portion of French windows or double sliding patio doors; and
- d) all opening sections of the basement, ground floor or easily accessible windows to your home are secured by key operated window locks.

The defined perils of theft or attempted theft will be excluded unless you comply with a) to d) above.

## Unoccupied

If any part or parts of your home are unoccupied during the period of insurance you must advise us immediately and the following terms will apply:

- a) you or your agents must inspect the unoccupied part or parts of your home at least every 14 days and a record of all inspections must be kept. We must be able to inspect your records at any time.
- b) You or your agents must ensure the gas, electricity and water supply is turned off at the mains and the system drained (unless adequate level of heating is maintained from fixed heating appliances)
- c) You or your agents must ensure all external doors are securely locked and all ground-floor and accessible upper-floor windows are securely fastened and any broken windows boarded up
- d) You or your agents must ensure all yards and areas surrounding your home are free from fuel and waste materials.

Otherwise the defined perils of fire and explosion will be excluded.

## Significant or Unusual Exclusions

The following is a summary of the liability which is excluded under the Policy (please refer to Policy wording for all specific and general exclusions):

- existing damage
- use of the home (any loss or damage caused by any portable heaters or costs for keeping to any requirements or regulations you knew of before the loss or damage occurred.)
- loss of value and consequential loss
- any loss caused by wear and tear or any gradually operating cause
- loss or damage caused by domestic pets or by insects or vermin
- pairs and sets (The cost of replacing or altering any undamaged part or item forming part of a set.)
- property not covered - living creatures, motor vehicles, property insured more specifically insured by another Policy, plants, trees, and shrubs in the garden
- contamination and pollution
- nuclear risks
- property being confiscated or detained by any government or public or local authority
- Communicable Disease
- damage, liability cost or expense caused by portable heating
- sonic bangs
- war
- diminution in value
- terrorism
- cyber and data

## How we settle your claim

Contents - we will replace the damaged contents as new, as long as the sum insured is at least equal to the cost of replacing all the contents. However we may at our option; pay the cost of replacing the item as new, or pay the cost of repairing any item.

## Individual Flats

Please note that we do not insure any common parts.

## **How to make a claim under this Insurance**

### **How to Make a Claim**

When contacting our claims team, please ensure you have the information specified in your policy wording available. We may record or monitor calls for training purposes or to improve the quality of our service.

### **Underwriters Claims Representatives Contact Details:**

Telephone: +44 (0) 1732 520273

Email: [new.claims@woodgate-clark.co.uk](mailto:new.claims@woodgate-clark.co.uk)

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.

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.
4. 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.
5. You must not admit liability or offer or agree to settle any claim without our written permission.
6. You must take all reasonable care to limit any loss, damage or injury.
7. 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.