



Landlord Insurance

Policy Document



Welcome to LV=

Thank you for choosing LV= landlord insurance. We hope you'll be happy with the cover and service you get from us. This booklet tells you everything you need to know about your insurance, so please keep it safe with your schedule.

This product meets the demands and needs of a landlord wishing to insure buildings and/or contents for their rental property. The level of cover and any optional extras you have chosen will be shown on your schedule. Liverpool Victoria Insurance Company Limited (LV=) has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. Our staff are paid a salary and may receive an annual bonus but these are not directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls will be recorded for training and monitoring purposes.

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Summary of policy limits

The following is only a summary of the main policy limits.
You should read the rest of this policy booklet for the full terms and conditions.

Section of cover	Limit of cover
<i>Buildings (if selected)</i>	
Buildings	£1,000,000
Loss of rent or alternative accommodation for your tenants	£50,000
Plants in the garden	£1,500
Trace and access	£5,000
Unauthorised use of electricity/gas/water	£5,000
Removal of wasp and bee nests	£500
Emergency tree felling and lopping	£1,000
Liability to the public	£5,000,000
<i>Landlord's contents (if selected)</i>	
Landlord's contents	Refer to your schedule
Gardening equipment	£1,000
Paintings, prints and works of art	£500
Landlord's contents in the garden	£1,500
Plants in the garden	£1,500
Loss of rent or alternative accommodation for your tenants	£25,000
Landlord's fixtures and fittings	£10,000
Temporary removal	£5,000
Unauthorised use of electricity/gas/water	£5,000
Liability to the public	£5,000,000

Your landlord insurance policy

Please read this document of landlord insurance and the schedule as one document. This is your contract of insurance with us.

In return for your premium we'll give you insurance cover as set out in this booklet according to the cover selections and period of insurance shown on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Our commitment to you

We'll always:

- make sure all the information we give you is clear and accurate;
- be fair and reasonable;
- act promptly.

Your responsibility to give us correct information

Please make sure all the information you give us is correct and complete and let us know if anything is incorrect. This is important because if you don't we may cancel your insurance from its start date and/or not pay your claim. If you're not sure whether you need to tell us about something please ask.

Useful information

To make a claim

0800 032 2811 (24 hours a day, 365 days a year)

Follow these simple steps:

1. Check you're covered by looking at this booklet and your schedule;
2. Call us as soon after the incident as possible – please have your policy details and information about the claim ready when you call;
3. Speak to us before you make any arrangements for replacement or repair;
4. Tell the police immediately if your property is stolen or vandalised.

How to make a complaint

If you wish to make a complaint, please contact us by phone on **0800 085 5664**, for Text Phone please dial 18001 first, email GIFeedback@LV.co.uk or write to us. If you prefer to write, please address your letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2NF.

Please quote your policy number in all correspondence. For more information, please visit the complaints section on our website: LV.com/insurance/complaints

A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

For more information please visit financial-ombudsman.org.uk

Telephone: **0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) or email complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance you have. Landlord insurance is covered for 90% of the claim as it's a non-compulsory insurance product.

You can get further information from: www.fscs.org.uk, phone **0800 678 1100** or **0207 741 4100**, email enquiries@fscs.org.uk

If you have a domestic emergency

0800 028 5988 (24 hours a day, 365 days a year)

If there is a domestic emergency in your property, such as a blocked toilet, hot water or heating failure, call our Domestic Emergency Assistance helpline. Please have your policy details and information about the emergency ready when you call.

A trained operator will be on hand to help and advise you. If required, they will arrange for emergency assistance or repairs to be completed by an approved tradesperson.

If you use this service, you will be responsible for paying the tradesperson's charges and any costs of materials incurred. If the damage is covered by your insurance policy you may be able to claim these costs as part of any claim you submit.

Landlord home emergency cover

If you've chosen to include our optional Landlord Home emergency cover (this will be shown as covered on your schedule), you may be covered for emergency repair costs up to £1,000 which includes call out, parts, labour and VAT. For full details of what is and isn't covered, please see your landlord home emergency cover booklet.

If the damage is also covered by your home insurance policy you may be able to claim for any emergency repair cost in excess of £1,000 as part of any claim you make.

Legal advice

0800 028 5411 (24 hours a day, 365 days a year)

Our confidential Legal helpline is provided by one of our approved suppliers who are authorised and regulated by the Solicitors Regulation Authority. Calling this number puts you in touch with a qualified legal adviser who can give you advice on any personal legal matter.

The service only provides advice and does not cover any legal fees and expenses which you may incur as a result of following the advice. To be covered for legal fees and expenses, you need to have purchased our optional Legal expenses insurance.

Definitions

Wherever these definitions appear in this document of landlord insurance, they have the same meaning:

Accidental damage	Damage caused suddenly by external means which is not expected and not deliberate.
Buildings	Buildings are the structure of your property, including: <ul style="list-style-type: none">■ permanent fixtures and fittings including solar panels and wind turbines;■ sanitary ware such as baths, basins, bidets, toilets or showers;■ walls, gates, fences (but not hedges, trees, shrubs, lawns or plants);■ outbuildings and garages that form part of your property;■ swimming pools, permanently fixed hot tubs, tennis courts;■ drives, footpaths, patios and terraces;■ permanently sited septic tanks and fixed central heating gas or oil tanks; all being property belonging to you or for which you are legally responsible.
Claim	A single loss or series of losses arising from one incident or illness.
Document of landlord insurance	This booklet.
Excess	The first amount of any claim you must pay.
Heave	Upward movement of ground.

<p>Landlord's contents</p>	<p>Landlord's contents are:</p> <ul style="list-style-type: none"> ■ household goods, carpets, furniture and furnishings; ■ kitchen appliances such as dishwasher, washing machine, cooker, fridge freezer; ■ gardening equipment, but not more than £1,000 in total; ■ paintings, prints and works of art, but not than £500 per item; ■ television or radio aerials, satellite dishes and their fittings; ■ landlord's fixtures and fittings, but not more than £10,000 in total; <p>all being property belonging to you, or for which you are legally responsible when kept within the property.</p> <p>Landlord's contents are not:</p> <ul style="list-style-type: none"> ■ any property belonging to your tenant; ■ valuables (jewellery, watches, furs, items made of gold, silver and other precious metals, stamp, coin and medal collections); ■ clothing, personal belongings, pedal cycles, money and credit cards; ■ computers (including mobile phones, laptops and tablets) and computer equipment; ■ certificates, cheques, securities or documents of any kind; ■ motor vehicles (including motor cycles, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories; ■ animals; ■ business stock, tools or materials used for business to any extent; ■ any part of the structure of your property, including decorations or permanent fixtures and fittings other than landlord's fixtures and fittings.
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Landlord's fixtures and fittings	<p>Landlord's fixtures and fittings are:</p> <ul style="list-style-type: none"> ■ built-in furniture and built-in kitchen appliances; ■ fixed glass and sanitary ware; ■ fixed pipes, tanks, cables, fires, central heating equipment, boilers or storage heaters; ■ floor, wall and ceiling coverings other than carpets; <p>all being property belonging to you or for which you are legally responsible, if due to the type of policy you have your buildings insurance cannot provide cover.</p>
Landslip	Movement of ground down a slope.
Limit of cover	The most we will pay in respect of any claim.
Money	Cash, cheques, postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travellers cheques, travel tickets, season tickets and gift tokens belonging to you.
Period of insurance	The length of time that the contract of insurance applies for. This is shown on your schedule.
Property	The private dwelling at the address shown on the schedule, together with its garages and outbuildings.
Schedule	Forms part of your contract with us and includes: <ul style="list-style-type: none"> ■ your details; ■ the period of insurance; ■ those sections of this document of landlord insurance that apply; ■ limits of cover; ■ any conditions which may vary the terms of this document of landlord insurance.
Settlement	Downward movement of ground as a result of normal consolidation and compaction of the soil by the weight of the buildings within 10 years of construction.
Subsidence	Downward movement of ground other than by settlement.
Tenant	The person or people you have let your property to.
Unoccupied	<p>Not lived in by you or your tenant or any other person with your permission, for more than 45 days in a row, or does not have sufficient furniture or services for normal living purposes.</p> <p>By lived in we mean staying in and sleeping overnight for at least 2 nights in a row each week.</p>
We, us, or our	Liverpool Victoria Insurance Company Limited.
You, your	The person or people shown on the current schedule.

General exceptions

These General exceptions apply to the whole contract of landlord insurance and they will apply in addition to what's shown under 'What's not covered' in each section of this document of landlord insurance.

1. Changes in circumstances – notification and acceptance

This insurance won't apply unless:

- you've told us about any change as listed in General conditions; and
- we've agreed to provide cover and have issued a schedule, where appropriate.

2. We will not pay for:

- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- any indirect loss such as loss of earnings or travel expenses;
- the removal of tree stumps or their roots, where we have agreed to remove any fallen trees or branches;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you, your spouse/partner or any other family member or employee living in your property;
- any direct or indirect loss or damage caused as a result of your property being used for illegal activities by you, your spouse/partner or any other family member or employee;
- any direct or indirect loss or damage caused as a result of your property being used for illegal activities by your tenant. This exclusion does not apply to the manufacture, cultivation, harvest or processing by other method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971) providing you can meet the requirements of general condition 5.
- loss or damage to any items used in connection with any business, trade or profession, except those as defined as landlord's contents;
- loss or damage to smart devices, e.g. smart televisions, caused by hacking or computer viruses;
- any claim arising from:
 - anything which happens gradually including deterioration or wear and tear, settlement or shrinkage;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - damage by insects;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship;
 - war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution;

- any loss, damage, liability or cost directly or indirectly caused by:
 - radiation or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel;
 - the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
 - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

General conditions

We'll only provide cover under this policy if you and any other person covered by this insurance meet all the terms and conditions in this document of landlord insurance including those shown on your schedule.

1. Care of your property

You or any person in charge of your property must take care to:

- comply with all statutory requirements and legal obligations as a landlord;
- maintain your property in good condition; and
- protect your property from damage or loss; and
- recover lost property.

You must give us or our agents access to examine your property.

2. Your responsibility to provide correct information

When applying for, amending or renewing this insurance, you must answer all questions truthfully and to the best of your knowledge, including questions that apply to any other person covered by this insurance.

Your schedule shows the answers you've provided and you must let us know if any of the details are incorrect as soon as possible after receiving your documents. At renewal, you must also let us know if any of the information has changed, including any claims or convictions for you and/or anyone insured under your policy.

Changes you need to tell us about during the period of cover

You must tell us as soon as possible if:

- you change the use of your property e.g. you rent it as a holiday let or for commercial use;
- you increase the number of tenants living in your property;
- you enter into a tenancy agreement with a housing association, local authority or university;
- you allow the property to be sublet, let for less than 6 months (except Scottish lets) or without a signed tenancy agreement in place;
- you are having building work done;
- the number of bedrooms and/or bathrooms in your property changes;
- you increase your contents cover from what is shown on your schedule;
- your property will be unoccupied for more than 45 days in a row.

If you make any of the changes above, you won't be covered unless we've agreed to provide cover and issued a schedule, where appropriate. This means that, if you don't tell us, we may reject any claim or reduce the amount of payment we make.

If we agree to your change, it may result in an additional or return premium and may be subject to an administration charge. Your schedule gives details of the charges that may apply. If the changes you make mean that we can no longer insure you, we'll give you notice of cancellation. Please see General conditions, our rights to cancel your insurance.

Documents and information you may need to give us

To help us validate your details, you may be asked to send us documents, information or allow us to have access to databases.

Examples of documents or information we may require include proof of your address and a copy of your utility bill.

Failure to provide the requested documents, information or authority to access any requested databases may result in your policy being cancelled. If a refund is paid, we'll deduct our charge for the cancellation and for the time you've been on cover.

3. Misrepresentation, fraud and financial crime

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents;
- makes a fraudulent payment by bank account and/or card;

we may:

- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any administration charges. If you pay by instalments, you will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
- reject a claim or reduce the amount of payment we make;
- cancel or avoid your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation charge.

Where fraud is identified, we'll also:

- not return any premium paid by you;
- recover from you any costs we've incurred;
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

3.1 Claims fraud

If you or anyone representing you makes a claim or part of any claim that is fraudulent, false or exaggerated, we may:

- reject the claim or reduce the amount of payment we make;
- cancel your policy from the date of the fraudulent act and not return any premium paid;
- recover from you any costs we've incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

4. Accident and claims procedure

You or any other person claiming under this insurance must:

- give us full details of the incident as soon as possible;
- send to us immediately all communications from other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to;
- provide us with information relevant to your claim that we may require to help us validate and process your claim such as purchase receipts, valuations, photographs and reports;
- help us to pursue a recovery (where applicable) against a third party;
- tell the police immediately if your property is stolen or vandalised;
- tell us if any lost or stolen property is subsequently recovered.

You or any other person must not, without our permission:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement.

We'll be entitled to:

- have total control to carry out, defend and settle any claim;
- take proceedings in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

5. Background checks on tenants

We won't cover any direct or indirect loss or damage by theft, vandalism or illegal activities (drugs harvesting) caused by your tenants unless you, or any person in charge of your property, have obtained the following checks on tenants prior to allowing them to move in:

1. Written references from a current employer, former landlord or guarantor
2. Formal photo ID such as a driving licence or passport
3. A satisfactory credit check from a licensed credit reference agency

We may ask you to provide evidence that these background checks have been completed in the event of a claim.

This does not apply to tenants that are members of your family.

6. Other insurances

If any loss or damage is covered by this insurance and is also covered by any other insurance, we'll only pay our share.

7. Cancellation

Our rights to cancel your insurance

We'll cancel your insurance by giving you 7 days' notice if:

- we identify misrepresentation or any attempt to gain an advantage under this insurance to which you're not entitled, see general conditions 3;
- we identify your involvement in, or association with insurance fraud and/or financial crime;

- you don't pay the premium or an instalment when we have notified you that the outstanding amount is required by a specific date;
- you or anyone else covered by this insurance hasn't met the terms and conditions in this document of landlord insurance including those shown on your schedule;
- a change in your circumstances means that we can no longer provide cover.
- you behave in a manner that makes it inappropriate for us to continue your insurance, e.g. if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to you.

The insurance will end immediately when stated on the cancellation notice. But if you've just taken out the policy or renewed with us and the premium is unpaid, we'll cancel your insurance from the start/renewal date. We'll refund the balance of your premium that applies to the remaining period of cover.

If a refund is paid, a cancellation charge will be deducted from the refund.

If a claim has been made or misrepresentation, fraud or financial crime identified, we'll cancel your cover but may not refund any premium. If you're paying by instalments, you must still pay us the balance of the full annual premium.

Your rights to cancel your insurance

Up to 14 days after you receive your documents

At the start of your insurance, you have 14 days to check you're happy with the policy you've bought. If you're not, just let us know before the 14 days are up. If you do this within 14 days of when you receive your documents, we'll refund any money you've paid less a charge for the time you've been on cover. A charge won't be made if you cancel before the cover start date.

More than 14 days after you receive your documents

You can cancel your insurance cover at any time. We'll refund any money you've paid less a charge for the time you've been on cover and we may apply a cancellation fee. If you've made a claim then no refund will be paid. If you pay monthly, you must still pay us the full balance of your annual premium.

Please refer to your schedule for details of the charges that apply.

Cancellation at renewal

We'll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your insurance policy. If you haven't chosen our continuous payment option, you must contact us before your renewal date to continue with your insurance policy. If you've chosen our continuous payment option, we'll automatically renew your insurance policy before it expires. As part of our renewal process your debit or credit card provider will tell us your new card number if it has changed. If you don't want to renew or your credit card provider has changed please contact us before your renewal date.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your renewal date, we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with the cancellation rules explained on your schedule.

If you are due a refund, we'll send this to you within 7 days of you telling us that you'd like to cancel.

Renewal of your policy

We reserve the right not to invite the renewal of your policy.

Insurance premiums

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

8. Premium payment by instalments

- if you agree to pay your premium by monthly direct debit or a similar arrangement you must pay any deposit we ask for and make sure your instalment payments are kept up to date;
- if you make a claim, we may deduct any outstanding amounts due to us before paying the claim.

9. Administration charges

We'll apply a charge to cover our administration costs in certain circumstances. Please refer to your schedule for details of the charges.

This charge will be added to any premium due or deducted from any refund due in respect of the amendment to your insurance.

10. The law that applies to your insurance

The law of England and Wales applies to your contract with us.

Buildings

This section only applies if selected by you and shown as covered on your schedule.

We'll provide the following cover for any loss or damage to the building for the causes below up to the limit of cover shown on your schedule:

What's covered	What's not covered
1. Fire (including resultant smoke damage), lightning, explosion or earthquake .	
2. Water or oil leaking from any fixed tank, domestic appliance or pipe, including loss of metered water or oil.	<ul style="list-style-type: none"> ■ subsidence, heave or landslip caused by escaping water; ■ damage to the tank, appliance or pipe itself, unless caused by freezing; ■ damage caused by the failure, wear and tear or lack of grouting or sealant; ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule).

What's covered	What's not covered
<p>3. Theft or attempted theft.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5, relating to background checks on your tenants; ■ any amount recoverable from your tenant.
<p>4. Storm or flood.</p>	<ul style="list-style-type: none"> ■ loss or damage to gates or fences; ■ the cost of the removal of a tree or branch, unless its fall has caused damage to the building itself.
<p>5. Subsidence or heave of the site on which the building stands or landslip.</p>	<p>Damage:</p> <ul style="list-style-type: none"> ■ if the main structure of your property is not damaged at the same time, by the same cause; ■ coastal or river erosion; ■ where compensation has been provided under any contract, legislation or guarantee; ■ during demolition, structural alteration or repair work; ■ to solid floors and non-load bearing walls unless the foundations beneath the exterior load bearing walls are damaged at the same time by the same cause; ■ caused by bedding down or settlement; ■ caused by poor workmanship, poor design or faulty material, including inadequate construction of foundations; ■ caused by the failure to follow good building practice at the time of design or construction.

What's covered	What's not covered
<p>6. Vandalism including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5, relating to background checks on your tenants; ■ any amount recoverable from your tenant.
<p>7. Impact by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings.</p>	<ul style="list-style-type: none"> ■ damage to gates or fences by falling trees or branches; ■ damage by domestic pets; ■ the cost of removal of a tree or branch, unless its fall has caused damage to the building itself.
<p>8. Selling your property The buyer will be covered for loss or damage covered by this insurance up to the date the sale completes on your property.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> ■ if the property is insured under another policy; ■ if the property is unoccupied for more than 45 days in a row; ■ after the sale has completed.
<p>9. Accidental damage to cables, underground pipes and drains (and their inspection covers) serving your property. We'll also pay the reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your property if rodding or other conventional methods of unblocking have been unsuccessful.</p>	
<p>10. Unavoidable damage caused by the emergency services when accessing your property or garden as a result of an emergency to you, your spouse/partner or any other family member or employee or your tenant.</p>	

What's covered	What's not covered
<p>11. Accidental damage to the buildings.</p>	<ul style="list-style-type: none"> ■ the cost of maintenance or normal redecoration; ■ damage caused during demolition, structural alterations or repairs; ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ deliberate acts by your tenant; ■ any amount recoverable from your tenant; ■ damage by domestic pets; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>The following cover is also included up to the limits shown:</p>	
<p>12. Illegal activities. We'll pay for loss or damage to the buildings up to the limit of cover shown on your schedule as a result of:</p> <ul style="list-style-type: none"> ■ Fire, explosion; ■ Water or oil leaking; ■ Theft or attempted theft; ■ Subsidence or heave; ■ Vandalism (unless your schedule states damage by tenants is excluded); ■ Impact; ■ Accidental damage (unless your schedule states damage by tenants is excluded); <p>arising from the manufacture, cultivation, harvest or processing by other method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971).</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5, relating to background checks on your tenants; ■ any amount recoverable from your tenant; ■ loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>13. Loss of rent or alternative accommodation</p> <p>For the period your property is uninhabitable following loss or damage covered under this section we'll pay up to £50,000 in total for:</p> <ul style="list-style-type: none"> ■ loss of any unrecoverable rent you would have received from your tenant or the extra cost of similar alternative accommodation for your tenant; ■ ground rent you may still have to pay; ■ managing agents' charges to re-let the property; ■ temporary storage of landlord's contents. 	<ul style="list-style-type: none"> ■ loss of rent or alternative accommodation if the property is not lived in by a tenant; ■ if we pay for loss of rent or alternative accommodation under the Landlord's contents section as a result of the same incident.

What's covered	What's not covered
<p>14. Loss of keys</p> <p>We'll pay for the reasonable cost of replacing locks to the external doors of your property if your keys are lost or stolen or if there is evidence that keys have been duplicated by an unauthorised person.</p>	
<p>15. Plants in the garden</p> <p>We'll pay up to £1,500 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your property by:</p> <ul style="list-style-type: none"> ■ Fire, lightning, explosion or earthquake; ■ Vandalism; ■ Impact; ■ Theft or attempted theft. 	<ul style="list-style-type: none"> ■ impact by falling trees or branches; ■ loss or damage shown as not insured elsewhere in this document of landlord insurance; ■ loss or damage if we pay for plants in the garden under the Landlord's contents section as a result of the same incident.
<p>16. Trace and access</p> <p>We'll pay up to £5,000 for the cost of removing and replacing any part of the buildings to trace a water or oil leak from any fixed tank, appliance or pipe forming part of your property and provide access so repairs can be carried out.</p>	<ul style="list-style-type: none"> ■ the cost to repair the tank, appliance or pipe itself.
<p>17. Unauthorised use of electricity/gas/water</p> <p>We'll pay up to £5,000 for the cost of water, gas, electricity or other metered supply charges incurred by you for which you are legally responsible arising from the unauthorised use by persons taking possession, keeping possession or occupying your property without your authority.</p>	<ul style="list-style-type: none"> ■ if you have not taken steps to stop the unauthorised use as soon as it is discovered; ■ the cost of charges after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ the cost of charges if we pay for unauthorised use of metered supplies under the Landlord's contents section as a result of the same incident.
<p>18. Removal of Wasp and Bee Nests</p> <p>We'll pay up to £500 for the costs incurred in removing wasp or bee nests from the property.</p>	<ul style="list-style-type: none"> ■ the cost of removing wasp or bee nests already in existence in the property prior to the start of the policy.
<p>19. Fire extinguishers</p> <p>We'll pay to refill fire extinguishment appliances, replace used sprinkler heads and reset fire alarms following loss or damage covered under this section.</p>	

What's covered	What's not covered
<p>20. Tree Felling and Lopping</p> <p>We'll pay up to £1,000 for the costs incurred in removing or lopping trees by a professionally qualified tree surgeon or tree feller, which are an immediate threat to the safety of life or the property.</p>	<ul style="list-style-type: none"> ■ legal or local authority costs involved in removing trees; ■ costs incurred solely to comply with a preservation order; ■ costs for routine maintenance.
<p>21. Liability to the public.</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged, during the period of insurance, we will cover your legal liability:</p> <ul style="list-style-type: none"> ■ as owner of the building and its land; ■ under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 for any property you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled. <p>The most we will pay for any claim arising from one incident, including claimants' costs and expenses is £5,000,000. We may also pay other costs and expenses incurred with our prior permission, within this limit.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> ■ the death, bodily injury or illness of you or your employees; ■ loss or damage to any property you or your employees own or are responsible for; ■ an agreement you have with another party; ■ any professional, occupational or business activities unless relating to letting your property; ■ pollution or contamination unless caused by oil leaking from any fixed heating installation in your property. <p>We will also not pay for:</p> <ul style="list-style-type: none"> ■ the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property; ■ any liability covered by any other insurance; ■ liability to the public under the Landlord's contents section as a result of the same incident.

Settling claims - buildings

This section describes how we deal with your claim.

If the loss or damage is covered by this insurance we'll agree with you whether to:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair; or
- make a cash payment.

We'll pay the full cost of any repair or replacement, including any architects' and surveyors' fees, demolition, removal of debris or local authority costs we have agreed to pay.

Repairs completed by our approved suppliers as a result of a claim covered by this insurance, are guaranteed for 12 months.

If the damage to the buildings is not rebuilt or repaired, or the buildings were not in a good condition when damaged, we'll pay the lower of:

- the cost of repair or replacement less an amount for wear and tear; or
- the difference between the value of selling your property on the open market immediately before the damage and its value after the damage.

Cash payments

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replaced, we will not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same incident if the cash provided was not used to repair the damage or replace the damaged item.

Excesses that apply

If your schedule shows that you have to pay an excess, this is the amount you must pay as the first part of any claim.

The limit of cover will be applied after payment of any excess.

Matching sets and suites

If you make a claim for damage to a bathroom suite or kitchen, but we can't repair or replace the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

If you make a claim for damage to fitted or matching flooring, but we can't replace or repair the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing the undamaged floor in the adjoining room.

If the damaged flooring is to the hall, stairs, or landing, we'll replace the entire hall, stairs and landing. We won't contribute towards replacing any undamaged flooring in adjoining rooms.

We won't pay the cost of replacing or altering any other undamaged items solely because they form part of a set or suite, this includes groups or collections of items of the same design, nature or colour.

Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your property in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered.

Please read the General exceptions section for further details.

Index linking

The buildings limit of cover may be increased during the period of this insurance in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

You must let us know immediately about any alteration to the building which increases its value beyond the limit of cover.

Landlord's Contents

This section only applies if selected by you and shown as covered on your schedule.

We'll provide the following cover for loss or damage to landlord's contents in your property for the causes below up to the limit of cover shown on your schedule:

What's covered	What's not covered
<p>1. Fire (including resultant smoke damage), lightning, explosion or earthquake.</p>	
<p>2. Water or oil leaking from any fixed tank, domestic appliance or pipe, including loss of metered water or oil.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ damage caused by the failure, wear and tear or lack of grouting or sealant.
<p>3. Theft or attempted theft from the confines of your property, including losses from your garages and outbuildings.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5, relating to background checks on your tenants; ■ any amount recoverable from your tenant.
<p>4. Storm or flood</p>	
<p>5. Subsidence or heave of the site on which the building stands or landslip</p>	<ul style="list-style-type: none"> ■ damage as a result of coastal or river erosion.
<p>6. Vandalism including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5; relating to background checks on your tenants; ■ any amount recoverable from your tenant.
<p>7. Impact by any animal, falling tree or branch, road vehicle, train, aircraft, or other flying objects (including items dropped from them).</p>	<ul style="list-style-type: none"> ■ damage by domestic pets.

What's covered	What's not covered
<p>8. Accidental damage to landlord's contents.</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to provide this cover and it's shown on your schedule); ■ deliberate acts by your tenant; ■ any amount recoverable from your tenant; ■ damage by domestic pets; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>The following cover is also included within your contents up to the limits shown:</p>	
<p>9. Illegal activities. We'll pay for loss or damage to landlord's contents up to the limit of cover shown on your schedule as a result of:</p> <ul style="list-style-type: none"> ■ Fire, explosion; ■ Water or oil leaking; ■ Theft or attempted theft; ■ Subsidence or heave; ■ Vandalism (unless your schedule states damage by tenants is excluded); ■ Impact; ■ Accidental damage (unless your schedule states damage by tenants is excluded); <p>arising from the manufacture, cultivation, harvest or processing by other method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971).</p>	<ul style="list-style-type: none"> ■ loss or damage after your property has been unoccupied for more than 45 days in a row (unless we've agreed to this cover and it's shown on your schedule); ■ loss or damage caused by your tenant or any other occupant if you have not met General condition 5, relating to background checks on your tenants; ■ any amount recoverable from your tenant; ■ loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>10. Landlord's contents in the garden We'll pay up to £1,500 for loss or damage to any landlord's contents within the boundaries of your property by:</p> <ul style="list-style-type: none"> ■ Fire, lightning, explosion or earthquake; ■ Vandalism; ■ Impact; ■ Flood; ■ Theft or attempted theft. 	<ul style="list-style-type: none"> ■ loss or damage to hedges, trees, shrubs, plants or lawns; ■ after your property has been unoccupied for more than 45 days in a row (unless we've agreed to provide this cover and it's shown on your schedule); ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.

What's covered	What's not covered
<p>11. Plants in the garden</p> <p>We will pay up to £1,500 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your property by:</p> <ul style="list-style-type: none"> ■ Fire, lightning, explosion or earthquake; ■ Vandalism; ■ Impact; ■ Theft or attempted theft. 	<ul style="list-style-type: none"> ■ impact by falling trees or branches; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance; ■ if we pay for hedges, trees, shrubs, plants or lawns under the Buildings section as a result of the same incident.
<p>12. Contents in common parts</p> <p>We will pay up to £1,000 for loss or damage to contents in common parts of the property to which the tenants have access.</p>	<ul style="list-style-type: none"> ■ accidental damage or vandalism; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>13. Loss of keys</p> <p>We'll pay for the reasonable cost of replacing locks to the external doors of your property and alarms and safes if your keys are lost or stolen, or if there is evidence that keys have been duplicated by an unauthorised person.</p>	
<p>14. Loss of rent or alternative accommodation</p> <p>For the period your property is uninhabitable following loss or damage covered under this section we'll pay up to £25,000 in total for:</p> <ul style="list-style-type: none"> ■ loss of any unrecoverable rent you would have received from your tenant or the extra cost of similar alternative accommodation for your tenant; ■ ground rent you may still have to pay; ■ managing agents' charges to re-let the property; ■ temporary storage of landlord's contents. 	<ul style="list-style-type: none"> ■ loss of rent or alternative accommodation if the property is not lived in by a tenant; ■ if we pay for loss of rent or alternative accommodation under the Buildings section as a result of the same incident.

What's covered	What's not covered
<p>15. Moving house</p> <p>We'll pay for accidental loss or damage to landlord's contents while they're being moved to another rental property by professional removal contractors, including while temporarily stored by a storage company for up to 14 days.</p>	<ul style="list-style-type: none"> ■ loss or damage to china, glass and brittle items, unless these have been packed by professional packers; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>16. Landlord's fixtures and fittings</p> <p>We'll pay up to £10,000 for loss or damage covered by this insurance to any fixtures and fittings you have installed in your property or for which you are responsible.</p>	<ul style="list-style-type: none"> ■ loss or damage covered by any other insurance; ■ any loss or damage shown as not insured elsewhere in this document of landlord insurance.
<p>17. Temporary removal</p> <p>We'll pay up to £5,000 for loss or damage to landlord's contents, as a result of a cause listed in paragraphs 1 to 7 of this section, whilst temporarily removed from your property, but still in the British Isles, when in the following locations:</p> <ul style="list-style-type: none"> ■ in any private property where someone is living; ■ in a bank or safe deposit; ■ in any trade premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation; ■ any building in which you work. 	<ul style="list-style-type: none"> ■ any landlord's contents taken from your property to sell or exhibit; ■ theft or attempted theft unless violence and force is used to remove the landlord's contents from a building.
<p>18. Unauthorised use of electricity/gas/water</p> <p>We'll pay up to £5,000 for the cost of water, gas, electricity or other metered supply charges incurred by you for which you are legally responsible arising from the unauthorised use by persons taking possession, keeping possession or occupying your property without your authority.</p>	<ul style="list-style-type: none"> ■ if you have not taken steps to stop the unauthorised use as soon as it is discovered; ■ the cost of charges after your property has been unoccupied for more than 45 days in a row (unless we've agreed to provide this cover and it's shown on your schedule); ■ the cost of charges if we pay for unauthorised use of metered supplies under the Buildings section as a result of the same incident.

What's covered	What's not covered
<p>19. Liability to the public</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged, during the period of insurance, we'll cover your legal liability as a result of letting your property.</p> <p>The most we'll pay for any claim arising from one incident, including claimants' costs and expenses is £5,000,000. We may also pay other costs and expenses incurred with our prior permission, within this limit.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> ■ the ownership of your property or the ownership of any other premises; ■ the death, bodily injury or illness of you or your employees; ■ loss or damage to any property you or your employees own or are responsible for; ■ an agreement you have with another party; ■ any professional, occupational or business activity unless relating to your activities for letting your property; ■ pollution or contamination unless caused by oil leaking from any fixed heating installation in your property. <p>We will also not pay for:</p> <ul style="list-style-type: none"> ■ the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property; ■ any liability covered by any other insurance; ■ liability to the public under the Buildings section as a result of the same incident.

Settling Claims - Landlord's Contents

This section describes how we deal with your claim.

If the loss or damage is covered by this insurance we will agree with you whether to:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair or replacement; or
- make a cash payment.

We'll make a reduction to reflect wear and tear for any items that are:

- not in a good condition; or
- not replaced.

You cannot claim for new items if repair is economically possible or if you replace the item with a second hand one. Repairs completed by our approved suppliers as a result of a claim covered by this insurance, are guaranteed for 12 months.

Cash payments

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replaced, we'll not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same incident if the cash provided was not used to repair or replace the damaged item.

Excesses that apply

If your schedule shows that you have to pay an excess, this is the amount you must pay as the first part of any claim.

The limit of cover will be applied after payment of any excess.

Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your landlord's contents in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered.

Please read the General conditions and General exclusions sections of this booklet for further details.

Limit of cover

The limit of cover shown on your schedule must represent the full replacement value of all your landlord's contents as new.

You must tell us if the value of your landlord's contents increase beyond the limit of landlord's contents cover stated on your schedule.

Under insurance

If the limit of cover is less than the full replacement cost of the landlord's contents of your property, we'll reduce the amount claimed in proportion with the under insurance. For example, if the limit of your landlord's contents cover is equal to 75% of the amount needed to replace all the landlord's contents, we'll pay only 75% of your claim.

Matching sets and suites

If you make a claim for damage to an item that forms part of a matching set or suite, but we can't repair or replace the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

If you make a claim for a damaged carpet, but we can't replace or repair the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing the undamaged carpet in the adjoining room.

If the damaged carpet is to the hall, stairs, or landing, we'll replace the entire hall, stairs and landing. We won't contribute towards replacing any undamaged carpet in adjoining rooms.

Index linking

The limit of cover shown on your schedule may be increased during the period of insurance in line with the Retail Price Index or another suitable index if this is not available. We may update your limit of cover when your policy is due for renewal. We will not reduce the limit of cover if the Retail Price Index falls.

A summary of our privacy policy

Liverpool Victoria Insurance Company Limited is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at www.lv.com/insurance/terms/lv-companies

If you have any questions about how we process personal information, please get in touch with us by writing to: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at GICustomerSupport@LV.co.uk

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at GIdataprotection@LV.co.uk

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to review an automated decision.



To make a claim

24 hours a day, 365 days a year

0800 032 2811

Domestic Emergency Assistance Helpline

24 hours a day, 365 days a year

0800 028 5988

Legal Advice Helpline

24 hours a day, 365 days a year

0800 028 5411



You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

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