

Summary of cover

Important Information – you should read this

keyfacts

What you get for your money

This is a summary of the key features and benefits together with the significant limitations and exclusions in your policy. You will find the full terms and conditions in your policy documentation which you should read in full on receipt.

Type of insurance and cover

The Alan Boswell Landlords Property Insurance Scheme is a product designed to meet the needs of the property owning community including landlords, buy-to-let investors, letting agents and property managing agents. The product provides in one package the range of covers suited to your particular insurance needs.

Please refer to your policy schedule for details of the properties and sums insured covered by the policy.

BUILDINGS INSURANCE

Definition

Your property including extensions, domestic outbuildings, private garages, walls, gates, fences, paths, drives, terraces, patios, swimming pools, service tanks, meters, fitted carpets, and other floor coverings, curtains/blinds and domestic white goods whether fitted or not belonging to you as Landlord.

Features and benefits included automatically

The policy covers loss or damage to the buildings caused by:

- Fire, smoke, explosion, lightning and earthquake
- Riot and civil commotion
- Malicious damage including loss or damage caused by legal tenants which cannot be recovered from any security deposit
- Theft following forcible and violent entry
- Storm and flood, escape of water/oil from fixed installations
- Impact
- Subsidence, heave and landslip
- Frost damage to interior fixed domestic water or heating installations
- Accidental breakage of fixed glass, sanitary ware and ceramic hobs
- Temporary accommodation and loss of rent up to 20% of the buildings sum insured
- Property owners liability up to £5,000,000
- Employers liability up to £10,000,000
- Accidental damage resulting in unexpected visible damage to the Buildings including cables and service pipes
- Architects, surveyors and other professional fees
- The additional cost of complying with Government or Local Authority requirements
- The additional cost of clearing debris, demolition, shoring or propping up the damaged structure

What Is Not Covered

(For full details refer to pages 3–6 and 13 of the policy wording)

- The first £1,000 of any subsidence, heave or landslip claim
- The first £1,000 of any malicious damage claim where the loss or damage was caused by legal tenants
- The first £250 of every loss or damage claim for any other peril
- Malicious damage caused by persons lawfully in your property (excluding legal tenants) or while unoccupied*
- Storm or flood damage to gates and fences
- Subsidence, heave or landslip damage resulting from coastal river or watercourse erosion, faulty design, workmanship or use of defective materials, demolition, alteration or repair, normal settlement or shrinkage
- Subsidence, heave or landslip damage to walls, gates, fences, paths, drives, terraces, patios, swimming pools, service tanks, tennis courts, unless your property is damaged at the same time and by the same cause
- Frost damage to interior fixed installations whilst unoccupied*
- Breakage of glass/sanitaryware whilst unoccupied*
- Accidental damage whilst unoccupied*
- Property owner's liability from occupation of the buildings, your profession, business or occupation (other than in the capacity as Landlord), the use/possession of mechanically propelled vehicles other than gardening implements
- Loss or damage by wear, tear, vermin, insects, wet/dry rot, mechanical/electrical breakdown, cleaning, repair, alteration, your own deliberate act, property more specifically insured, property primarily used or held for business purposes
- Liability, loss or damage caused by terrorism using biological, chemical and/or nuclear force
- Theft caused by persons lawfully in your property or while unoccupied*

(* Cover is provided for properties unoccupied up to 90 days subject to certain precautions specified in the policy)

CONTENTS INSURANCE

Definition

All the contents of your property including furniture, furnishings, utensils, domestic appliances, TV, audio, kitchen utensils, aerials and satellite dishes.

Features and benefits included automatically

The policy covers loss or damage to the contents of the property caused by:

- Fire, smoke, explosion, lightning and earthquake
- Riot and civil commotion
- Malicious damage including loss or damage caused by legal tenants which cannot be recovered from any security deposit
- Theft following forcible and violent entry
- Storm and flood, escape of water/oil from fixed installations
- Impact
- Theft or malicious damage to contents in garages and outbuildings up to £2,000 any one claim
- Subsidence, heave and landslip
- Contents liability up to £5,000,000

What Is Not Covered

(For full details refer to pages 7–9 and 13 of the policy wording)

- The first £1,000 of any subsidence, heave or landslip claim
 - The first £250 of each and every loss or damage claim for any other peril
 - The first £1,000 of any malicious damage claim where the loss or damage was caused by legal tenants
 - Malicious damage caused by persons lawfully in your home (excluding legal tenants) or while your home is unoccupied*
 - Theft caused by persons lawfully in your property or while unoccupied*
 - Subsidence, heave or landslip damage resulting from coastal river or watercourse erosion, faulty design, workmanship or use of defective materials, demolition, alteration or repair, normal settlement or shrinkage
 - Liability arising from the occupation of the buildings, your profession, business or occupation (other than in the capacity as Landlord), the use of or possession of mechanically propelled vehicles other than gardening implements
 - Loss or damage caused by: wear, tear, vermin, insects, wet or dry rot, mechanical or electrical breakdown, cleaning, repair or alteration, your own deliberate act, property more specifically insured, property primarily used or held for business purposes, liability, loss or damage caused by terrorism using biological, chemical and/or nuclear force
- (* Cover is provided for properties unoccupied up to 90 days subject to certain precautions specified in the policy)

More about your cover

Name of Insurer

MMA Insurance plc. Registered office: Norman Place, Reading, Berkshire, RG1 8DA. Authorised and regulated by the Financial Services Authority.

Duration of your Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your schedule.

Law applicable to contract

You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, English law will apply.

Cancelling your Policy

If having examined the policy wording you decide within 14 days not to proceed you may cancel the policy. The 14 days start from either the inception date or, if later than this date, the day you receive the policy documents. You will be entitled to a proportionate return in respect of the unexpired portion of the current period of insurance less a service charge. This applies regardless of whether or not a claim has been made. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance. To cancel the policy you must contact Alan Boswell Group on **0870 112 1547**.

The policy may be cancelled at any other time:

- By you giving written instruction to us.
- By us sending fourteen days written notice in the event of non-payment of any monthly premium or sending seven days written notice in all other circumstances by recorded delivery letter to your last known address.

A proportionate return of premium will be allowed in respect of the unexpired portion of the current period of insurance less a service charge, provided a claim has not been made in the current period of insurance. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance. No return of premium will be given if you have made a claim within the current year of insurance unless otherwise stated.

How to make a Claim

For all claims call Alan Boswell Group on **01603 218099**, who will be glad to help you. Outside normal working hours call MMA Property Care Line on **08708 44 44 41**.

Your Protection

How to make a Complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy document for more details of the complaints procedure if your dissatisfaction is in relation to MMA Insurance plc.

Alternatively, if your complaint is about Alan Boswell Insurance Brokers Ltd you will find details of our complaints procedure in our Terms of Business leaflet. In the first place contact the Managing Director on **01603 218000** or write to him at Harbour House, 126 Thorpe Road, Norwich, NR1 1UL.

Alan Boswell Insurance Brokers Ltd and MMA Insurance plc are members of the Financial Ombudsman Service (FOS). If you have complained to us and remain dissatisfied with the outcome you can ask the FOS to review your case. This is a free and impartial service.

Financial Services Compensation Scheme

We, and your insurer, are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event we are unable to meet our obligations you may be entitled to compensation from the scheme. Further information is available at www.fscs.org.uk or ring **020 7892 7300**.



Alan Boswell Insurance Brokers Limited
is authorised and regulated by the
Financial Services Authority.