

Let Property Overseas Insurance

Insurance Product Information Document



Company: Andrew Copeland International Ltd

Product: Overseas Landlords

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This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section overseas landlords insurance policy to cover loss or damage to the let private residence and/or contents. Cover will only be provided for the sections you select.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured :-

Buildings (if selected)

- ✓ Loss or damage to the structure of the let private residence (including garages and outbuildings) caused by fire, lightning, explosion, aircraft and other flying objects or anything dropped from them, earthquake, storm, hail or flood, weight of snow and avalanche, escape of water or oil from a fixed installation, theft, vehicles or animals, riot, malicious acts, breakage or collapse of radio or television aerials or satellite dishes and their fittings and masts, falling trees, lampposts or telegraph poles and subsidence, landslip or heave
- ✓ We will pay the rent you would have received from an existing tenant if the private residence cannot be lived in as a result of loss or damage
- ✓ Your legal liability as the owner of the private residence for injury to others or damage to their property up to £5,000,000
- ✓ Accidental damage to underground cables and pipes for which you are legally responsible up to £1,000
- ✓ Accidental breakage of fixed glass, sanitary fittings, ceramic glass in built-in cooker hobs and solar panels fixed on the buildings
- ✓ Fire brigade charges up to £500 which you are liable to pay following their attendance, following loss or damage to the buildings
- ✓ Tracing and accessing leaks up to £1,000 in any period of insurance

Contents (if selected)

- ✓ Loss of or damage to your contents in the let private residence caused by fire, lightning, explosion, aircraft and other flying objects or anything dropped from them, earthquake, storm, hail or flood, weight of snow and avalanche, escape of water or oil, theft, vehicles or animals, riot, malicious acts, breakage or collapse of radio or television aerials or satellite dishes and their fittings and masts, falling trees, lampposts or telegraph poles and subsidence, landslip or heave
- ✓ Your personal liability, legal liability as occupier of your private residence, for injury to others or damage to their property up to £5,000,000



What is not insured?

- ✗ The excess (the amount you have to pay towards a claim) which is shown in your policy
- ✗ Loss or damage caused by storm, hail, flood, weight of snow or avalanche to domestic outbuildings and garages of non-standard construction, fixed fuel tanks in the open, paved patios, terraces, tennis courts, swimming pools, irrigation systems, walls, gates and fences
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Electrical and mechanical breakdown
- ✗ Escape of water or oil, theft, attempted theft, malicious damage and accidental breakage of fixed glass etc, if the home has been left without occupants for more than 21 days in a row
- ✗ The cost of maintaining the buildings
- ✗ Damage or liability arising out of the activities of contractors including any loss, damage or liability as a result of you acting in the capacity of a professional tradesperson
- ✗ The cost of replacing undamaged or unbroken items or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched
- ✗ Liability arising from any profession, trade or business
- ✗ Theft or attempted theft from detached outbuildings or garages
- ✗ Property belonging to your tenant
- ✗ Loss of rent arising from your tenants leaving the property without giving notice to you
- ✗ Theft or attempted theft other than by forcible or violent entry



Are there any restrictions on cover?

- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! You must ensure that all sums insured are adequate. If the cost of repairs to the building or replacing contents is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- ! Subsidence, landslip and heave cover is limited to £200,000
- ! The bedroom(s) of the property must not be used for cooking food, other than for making tea and coffee
- ! The bedroom(s) of the property must not be heated by portable heaters, other than electrically-powered or convector heaters



Where am I covered?

- ✓ Cover is provided for the property at the risk address shown in the schedule, including outbuildings and garages and its boundaries



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must tell us as soon as possible if:
 - you plan to start any building works
 - you change how the private residence is used
 - you are convicted or have a prosecution pending for any offence (other than motoring)
- You must keep your property in good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy
- You must ensure that you are abiding by all local and national regulations relating to rentals at all times
- You must ensure that all rubbish stored is removed every fortnight



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered