

PrimeLet Essentials Property Insurance

Buildings and Contents Insurance for Landlords

Your Policy Summary of Cover

Why choose Geo Personal Lines' PrimeLet Essentials Insurance?

PrimeLet Essentials is our most comprehensive product available for residential let properties and caters for the more cover aware landlord.

We offer cover for: -

- All tenant types, including benefit assisted, housing association, students, asylum seekers
- Unoccupied – pending let
- Individual and family lets, shared accommodation, multiple occupancy,
- HMO's and bedsits
- Single risks or multi property portfolios
- Non-standard constructions
- Properties undergoing renovation, where intention is to let
- Blocks of flats (up to 10)
- Listed Properties

Includes Malicious Damage by Tenant up to £5,000 as standard

Optional Covers for Accidental Damage on Buildings and Landlords Legal Expenses

About this document

This document is a summary of the insurance provided by the PrimeLet Essentials insurance, and as such, does not contain the full terms and conditions of the product in the policy booklet.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

A copy of the full policy wording is available on request.

Type of insurance and cover

This is a commercial insurance product intended for landlords who own and let their property as an investment for rental income.

This insurance provides cover for Buildings and landlord's contents and can be optionally extended to include covers as noted in the tables below.

If you do not let your property and charge a rental income, then this product will not be suitable for your requirements, and you should tell us and your Insurance Broker immediately. Your Insurance Broker will be able to source a policy that is more suitable for your requirements.

Insurer

This policy is underwritten by AXA Insurance UK plc.

Features, Benefits and Exclusions & Limitations

Buildings Standard Cover

Buildings standard cover	Limits
Loss or damage to your buildings caused by: fire, explosion, lightning, earthquake, smoke, riot, malicious damage, storm, flood, escape of water or domestic heating fuel from domestic appliances, theft, collision by vehicles or animals, falling trees and falling aerials, subsidence (causes 1-11 in the policy booklet)	Up to the Buildings sum insured
Damage to interior fixed domestic heating or water installations caused by freezing.	Up to the Buildings sum insured
Accidental Damage to fixed glass / service pipes	Up to the Buildings sum insured
Additional breakage and damage to underground drains, pipes, cables and tanks	Up to the Buildings sum insured
Architects / Surveyors fees – Debris removal costs	Up to the Buildings sum insured
Loss of Rent / Alternative Accommodation when a property cannot be lived in due to loss or damage under buildings causes 1 - 12	Up to 20% of the Buildings sum insured
Contracting Purchaser cover	Up to the Buildings sum insured
Replacement buildings cover extension	Up to the Buildings sum insured – 3 months
Emergency Access – damage caused by forced access to deal with a medical emergency or prevent damage to the Property	£1,000
Trace and Access costs towards finding the cause of water leaks	£1,000
Property Owners' liability	Up to £2,000,000
Employers' liability – Domestic Employees	Up to £10,000,000
Employers' liability – Domestic Employees via Terrorist Act	Up to £5,000,000
Exclusions and limitations	Find full details
	In the policy booklet under Buildings cover under "What is not covered" under:
Loss or damage caused by: - <ul style="list-style-type: none"> • Malicious acts, • Escape of water or escape of oil, • Theft or attempted theft, • Damage to interior fixed domestic heating or water installations caused by freezing, • Accidental Damage to fixed glass / sanitary fittings while the Property is unoccupied for more than 30 consecutive days	Causes: 4, 6, and 7 Additional Cover – Sub-Sections: B, C,
Smoke damage that happens gradually	Cause: 2
Malicious acts caused by persons other than the tenant lawfully in the Property	Cause: 4
Loss or damage to fences, gates and hedges	Causes: 5, 9
Loss or damage caused by freezing	Cause: 5
Damage to the water / oil / heating appliance itself	Cause: 6
Loss or damage to solid floors caused by infill materials because of water or oil escaping from a fixed heating installation or domestic appliance	Cause: 6
Loss or damage contributed to or caused by anyone lawfully in the Property	Cause: 7
Loss or damage caused by collision by domestic pets	Cause: 8
Damage caused by the felling or lopping of trees	Cause: 9
Damage caused to aerials, their fittings, and the mast itself other than if damaged by a fall	Cause: 10

Exclusions and limitations (cont)	Find full details
<p>Loss or damage:</p> <ul style="list-style-type: none"> to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges unless the Property is damaged by the same cause at the same time from foundations settling, shrinking or expanding from made up ground settling or new structures bedding down by coastal or river erosion to or resulting from movement of solid floors unless the foundations beneath the external walls are damaged by the same cause at the same time by faulty design or inadequate foundations by demolition, structural changes, workmanship or using faulty materials <p>caused by subsidence, heave or landslip, and Loss or damage which originated before the policy came into force, Reduction on market value following repair</p>	Cause: 11

Optional Covers

Buildings plus Accidental Damage Cover

Buildings plus accidental damage cover	Limits
Accidental damage cover – all other accidental damage to the buildings	Up to the Buildings sum insured
Exclusions and limitations	Find full details
Maintenance and normal redecoration costs	In the policy booklet under Buildings Accidental Damage cover under “What is not covered” under cause 12
Loss or damage caused while the Property is unoccupied for more than 30 consecutive days	
Damage which specifically excluded under Buildings standard cover	
<p>Damage caused by:</p> <ul style="list-style-type: none"> Wear and tear, settlement, shrinkage, depreciation, wet or dry rot, fungus, damp, beetles, moths, insects, vermin, infestation, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause; faulty materials, design or workmanship; chewing, scratching, tearing or fouling by domestic pets; Building renovations, alterations, extensions or repairs. 	

Contents Standard Cover

Contents standard cover	Limits
Loss or damage to your contents in the Property caused by: fire, explosion, lightning, earthquake, smoke, riot, malicious damage, storm, flood, escape of water or domestic heating fuel from domestic appliances, theft, collision by vehicles or animals, falling trees and falling aerials, subsidence (causes 1-11 in the policy booklet)	Up to the Contents sum insured
Landlords' contents in outbuildings (other than garages')	Up to £2,500
Accidental damage to mirrors, glass tops and fixed glass in furniture, cookers, and ceramic hobs in the Property	Up to the Contents sum insured
Accidental damage to audio, video, and computers, receiving aerials and CCTV	Up to the Contents sum insured
Loss or damage caused while contents are being moved by professional furniture removers	Up to the Contents sum insured
Loss of Rent / Alternative Accommodation when a Property cannot be lived in due to loss or damage under content causes 1 - 12	Up to 20% of the Contents sum insured
Replacement of locks and keys to external doors and intruder alarms systems, fitted in the Property	Up to £500 for any one incident
Accidental loss of domestic heating fuel or metered water	Up to £1,000
Loss or damage to contents in the open but on land belonging to the Property	Up to £250 for any one incident
Emergency Access – damage caused by forced access to deal with a medical emergency or prevent damage to the Property	£1,000
Accidental damage cover – all other accidental damage to the contents while in the Property	Up to the Contents sum insured, except damage to glass, china or porcelain, which is limited to up to £500
Exclusions and limitations	Find full details
	In the policy booklet under Contents cover under "What is not covered" under:
Loss or damage caused by, or for: - <ul style="list-style-type: none"> • Malicious acts, • Escape of water or escape of oil, • Theft or attempted theft, • Damage to interior fixed domestic heating or water installations • Accidental loss of fuel and metered water • Accidental Damage to: <ul style="list-style-type: none"> ○ mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs ○ audio, video, and computer equipment • Contents in the Open while the Property is unoccupied for more than 30 consecutive days	Causes: 4, 6, and 7 Additional Cover – Sub-Sections: B, C, G, H
Smoke damage that happens gradually	Cause 2
Malicious acts caused by persons other than the tenant lawfully in the Property	Cause 4
Damage to the water / oil / heating appliance itself	Cause 6
Loss by deception unless deception is only used to gain entry to the Property.	Cause 6
Loss or damage contributed to or caused by anyone (other than a tenant) lawfully in the Property	Cause 7
Loss or damage occurring where the Building is a self-contained flat and the theft or attempted theft is from any part of the building that other people have access to.	Cause 7
More than £2,500 for any one incident of theft from outbuildings (other than garages).	Cause 7

Exclusions and limitations (cont)	Find full details
Loss or damage caused by collision by domestic pets	Cause 8
Damage caused to aerials, their fittings, and the mast itself other than if damaged by a fall	Cause 10
Loss or damage: <ul style="list-style-type: none"> • by foundations settling, shrinking or expanding • from made up ground settling or new structures bedding down • by coastal or river erosion • to or resulting from movement of solid floors unless the foundations beneath the external walls are damaged by the same cause at the same time • by faulty design or inadequate foundations • by demolition, structural changes, workmanship or using faulty materials caused by subsidence, heave or landslip	Cause 11
Maintenance and normal redecoration costs	In the policy booklet under Buildings Accidental Damage cover under "What is not covered" under cause 12
Loss or damage caused while the Property is unoccupied for more than 30 consecutive days	
Damage which specifically excluded under Contents standard cover	
Damage to food in freezers, clothing, sports equipment, contact lenses, stamps and pedal cycles.	
Loss in value	
Indirect loss	
Damage caused by: <ul style="list-style-type: none"> • Wear and tear, settlement, shrinkage, depreciation, wet or dry rot, fungus, damp, beetles, moths, insects, vermin, infestation, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause; • chewing, scratching, tearing or fouling by domestic animals; • any process of dyeing, cleaning, alteration, washing, repairing, renovation or restoration. • Electrical or mechanical breakdown 	

Significant or Unusual Exclusions or Limitations

General – Buildings and Contents

Exclusions and limitations	Find full details
The standard excesses and any voluntary excess you have chosen as shown on your policy schedule	Each section of the policy booklet
Collapse	In the policy booklet under General Exclusions
Collusion	
Cyber and data	
Date recognition	
Disease	
Faulty or defective workmanship	
Fraud and dishonesty	
Illegal activities	
Loss in value	
Miscellaneous Damage – caused by corrosion, rot, vermin, changes in temperature, joint leakage on boilers and other pressure vessels, mechanical or electrical breakdown other than the damage caused under causes 1-10	
Pollution or Contamination - other than the damage caused under causes 1-10	
Radioactivity – other than under Property Owners liability	
Sonic bangs	
Terrorism and War	
Unexplained loss, disappearance or inventory shortage	
Wear and Tear	

Optional Cover

Landlords Legal Expenses

Landlords Legal Expenses	Limits
Hotel Expenses	£150 per day up to a maximum of 30 days
Storage Costs	£20 per day up to a maximum of 30 days
Tenant Eviction and Pursuit of Rent Arrears Tenant Dilapidations Pursuit Non-Tenancy Property Infringement Property Damage Criminal Prosecution Contract Disputes (Repair & Renovation of the Property) Squatters Eviction Tax Disputes Identity Fraud	£250,000
Exclusions and limitations	Find full details
Exclusions are specific to each sub-section listed other than the General Exclusions listed under:	Each sub-section of the policy booklet

General – Landlords Legal Expenses

Exclusions and limitations	Find full details
<p>There is no cover:-</p> <ul style="list-style-type: none"> a) Where the Insured Event occurs within the first 90 days of the Period of Insurance where the Tenancy Agreement commenced before the Period of Insurance unless You had continuous previous insurance b) Where Your act, omission or delay prejudices Your or the Insurers position in connection with the Legal Action or prolongs the length of the claim c) Arising from a dispute between You and Your agent or mortgage lender d) Where the Insured Event began to occur or had occurred before You purchased this insurance e) Where You should have realised when purchasing or renewing this insurance that a claim under this insurance might occur f) Where You have breached a condition of this insurance g) Where Advisers' Costs have not been agreed in advance or are above those for which We have given Our prior written approval h) For any claim which is not submitted to Us within 180 days of the Insured Event occurring other than in relation to sections of cover Tenant Eviction and Pursuit of Rent Arrears and Identity Fraud where claims must be submitted within 45 days of the Insured Event i) For Advisers' Costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party j) For damages, interest, fines or costs awarded in criminal courts k) Where You have other legal expenses insurance cover l) For claims made by or against Geo Underwriting Insurance Services, the Insurers, the Adviser or Us m) For appeals without the prior written consent of Us n) Prior to the issue of court proceedings or unless a conflict of interest arises, for the costs of any legal representative other than those of the Adviser o) Where an estimate of Your Advisers' Costs of acting for You is more than the amount in dispute <p>Where You commit, or are alleged to have committed, a criminal offence, or You are liable to a civil penalty unless this policy expressly covers You in the event of such offence or penalty.</p>	<p>In the policy booklet under General Exclusions for Landlords Legal Expenses</p>

Duration

This is an annual renewable policy

Sum Insured

Correct values at risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount we pay in the event of a claim being reduced.

You should review your sums insured and levels of covers regularly to ensure these remain adequate.

Law Applicable

You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

Your Cancellation Rights

You can cancel this policy at any time by contacting the insurance agent who arranged the policy for you.

Making a Complaint

If your complaint relates to:

- How your Policy was sold to you, please contact your Broker.
- Section 1 Buildings or Section 2 Contents – Please contact Davies Group (acting on behalf of Geo Personal Lines)
- Section 3 Landlords Legal Expenses - Please contact Arc Legal Assistance Ltd

Should you remain dissatisfied after our final written response, you can approach the Financial Ombudsman Service.

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy booklet.

Data Protection

GEO PERSONAL LINES

Geo Personal Lines is the Data Controller. Geo Personal Lines is part of The Ardonagh Group of companies, and we may share your information within The Ardonagh Group (see <http://www.ardonagh.com/> for details). We will use your personal information to:

Assess and provide the products or services that you have requested

Communicate with you in relation to servicing and administering your product

Develop new products and services

Undertake statistical analysis to help us improve our services and products

Contact you about products that are closely related to those you already hold with us

Provide additional assistance for these products or services

Notify you of important changes to products and functionality changes to our websites

Only where you have provided us with consent to do so, we may also from time to time use your information to provide you with details of offers relating to additional products and services from The Ardonagh Group.

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices.

Further information is contained in our Fair Processing Notice, full details of which can be found here

<https://www.geounderwriting.com/privacy-notice/> This explains who we are, the types of information we hold, how we use it, who we share it with, how long we keep it for and informs you of certain rights you have regarding your personal information. If you are unable to access this website, details can be obtained by contacting the address or telephone number indicated in any recent correspondence or emails you have received from us.

You can also contact us for general data protection queries via email to MGA.DataProtection@geounderwriting.com or in writing to The MGA Data Protection Officer, The Ardonagh Group, 2 Minster Court, Mincing Lane, London, EC3R 7PD

Financial Services Compensation Scheme

Geo Personal Lines and the insurers of this Policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet Our obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk.



geo/**PERSONAL LINES**

Geo Personal Lines is a trading style of Midas Underwriting Limited
Midas Underwriting Ltd. Registered Office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL
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