

Landlord Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: AvivaPlus Landlord Insurance

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) at aviva.co.uk or in the policy documents.

What is this type of insurance?

The AvivaPlus Landlord insurance policy protects you against loss or damage to the Buildings caused by events described in the policy booklet. There are three levels of cover available (Basic, Regular and Premium). All three levels cover things like fire, storm, theft and subsidence.



What is insured?

- ✓ Loss or damage to the structure of the home (including garages and outbuildings). Your schedule shows the cover limit that applies.
- ✓ Malicious damage by tenants.
- ✓ Loss of rent payable to you or cost of alternative accommodation for your tenant if the home can't be lived in following insured damage.
- ✓ Replacement of external door locks if keys are lost or stolen.
- ✓ Sourcing a hidden domestic water or oil leak which is damaging the home and making good after it's been fixed.
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third-party or damage to their property.

With 'Regular' and 'Premium' you also get cover for:

- ✓ Loss or damage to Landlord's core furnishings (carpets, curtains and large freestanding kitchen appliances like washing machine and fridge).

With 'Premium' you also get cover for:

- ✓ Landlord's Legal Services – helping you to pursue or defend legal disputes.

Optional covers:

For 'Basic' level customers

- Landlord's Legal Services – helping you to pursue or defend legal disputes.

For 'Regular' level customers

- Accidental damage to cover your buildings (and core landlords furnishings, if covered) for a wider range of accidents like spills and breakages.
- Landlord's Legal Services (as described above).

For 'Premium' level customers

- Premium has a wider range of cover as standard (including cover for accidents) so there are no optional extras to buy.



What is not insured?

- ✗ Damage arising from wear and tear, breakdowns or faults and gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Theft by tenants.
- ✗ Certain losses or damage (e.g. from burst pipes) when the home is unoccupied for more than the number of days shown on your schedule.
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite.
- ✗ Chewing, scratching or fouling by domestic animals.

Optional covers – what's not insured?

- Accidental damage – chewing, scratching or fouling by domestic animals.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain covers; and/or
 - clauses that exclude certain types of loss or damage.
- ! The 'Landlord's Legal Services' restrictions set out below also apply to the inclusive Landlord's Legal Services cover given with 'Premium'.

Optional covers – restrictions

For Landlord's Legal Services customers

- We will only accept your claim if our lawyer believes that you are more likely than not to win the case.
- Conditions apply if you want to nominate your own lawyer to represent you.
- You must have a written tenancy agreement between you and the tenant for the occupation of your home.



Where am I covered?

At the home you are insuring within the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes.
- You must pay the premium when due and observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section in the policy booklet.



When and how do I pay?

- You can pay your premium monthly by debit or credit card using a continuous card payment authority.



When does cover start and end?

- Our standard policy period runs for 12 months but in some circumstances your first period of cover may be less than 12 months. This is to ensure your Landlord policy will have the same end date as any other AvivaPlus policy you hold. Please see your schedule for your cover start and end dates.



How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).
- After your statutory right to cancel has ended we still allow you to cancel the policy at any time.
- If you cancel at any time before the cover starts, we'll refund the premium you've paid.
- If you cancel at any time after your cover has started, we'll reduce your refund to pay for the time you were covered.
- Whether you cancel inside or outside the statutory cancellation period we won't charge a cancellation fee.
- To cancel your policy, call 0800 656 9717.