

# Let Property Insurance

## Insurance Product Information Document

Company: UK General Insurance Ltd

Product: Let Property Policy

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This cover will pay you for costs incurred should you incur loss or damage to your let property and/or the contents within.



#### What is insured?

- ✓ The sum insured and limits, as confirmed in Policy Booklet and Policy Schedule

##### Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental damage to mirrors & fixed glass
- ✓ Accidental damage to underground pipes
- ✓ Public liability

##### Optional accidental damage

##### Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Public liability

##### Optional accidental damage



#### What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess you have chosen in addition to any additional excess we have quoted.



#### Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following are excluded:
  - Escape of water
  - Theft or attempted theft
  - Malicious damage or vandalism
  - Accidental Damage
- ! The maximum we will pay for loss of rent is 20% of the sums insured
- ! The maximum we will pay for loss of metered water is £750
- ! The maximum we will pay for trace and access is £10,000
- ! The maximum we will pay for malicious damage by tenant is £5,000
- ! The maximum we will pay for landlord contents in outbuilding is £500
- ! The maximum we will pay for public Liability is £2,000,000
- ! We will not pay for undamaged items that form part of a pair, set, or suite.
- ! We will not pay more than the sums insured stated in your schedule



## Where am I covered?

- ✓ Cover is offered for your let property within the United Kingdom.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Simply Business will provide you with any payment methods that are available.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy document.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact Simply Business.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or write to us;

- If you have a complaint regarding the sale or service of your policy, please contact Simply Business  
<http://www.simplybusiness.co.uk/complaints>

Simply Business Complaints Team  
Suite 401, Sol House  
29 St Katherines Street  
Northampton NN1 2QZ  
T: 03330146683  
E: [customerservices@simplybusiness.co.uk](mailto:customerservices@simplybusiness.co.uk)

- If you have a complaint about the handling of any other claim, please contact:

Sedgwick International UK,  
Claims Solutions,  
Oakleigh House,  
14-16 Park Place,  
Cardiff CF10 3DQ  
Telephone: 0333 2070 560

In all correspondence please state that your insurance is provided by Simply Business, underwritten by UK General Insurance and quote your unique policy number from your policy schedule.

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

### FINANCIAL OMBUDSMAN

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

### FINANCIAL SERVICES COMPENSATION SCHEME

If Great Lakes Insurance SE cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).