

# Home Insurance

## Insurance Product Information Document

Company: Aviva

Product: Select & Protect Lettings

Select & Protect, 1st Floor Maitland House, Warrior Square, Southend on Sea, SS1 2JY. Select & Protect is a trading name of Hood Group Ltd which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 3139744. Your insurer details can be found on your policy schedule.

This is a summary of the Select & Protect Lettings policy, intended to quickly give you an understanding of the product. This summary does not contain all details of the cover and we recommend that you carefully read the policy booklet and policy schedule together. Please call us on 0345 345 6800 if you have any queries.

### What is this type of insurance?

The Lettings policy is specifically designed to offer home insurance for landlords who are letting their property to tenants. The policy offers Buildings insurance for the landlord, automatically including (free of charge) Contents cover set at 7.5% of the Buildings sum insured. The Contents section does however only cover carpets, curtains, beds, tables, chairs and wardrobes.



#### What is insured?

##### Buildings

- ✓ Buildings cover up to £700,000
- ✓ £2 million legal liability cover
- ✓ Loss of rent cover for up to 20% of the sum insured if the property is uninhabitable for up to 24 months

##### Contents

- ✓ Up to 7.5% of the Buildings sum insured for contents items such as carpets, curtains, wardrobes, beds, tables and chairs

##### Optional Cover you may have chosen

- Landlords Home Assistance
- Property Let Legal Expenses



#### What is not insured?

##### Buildings

- ✗ Certain losses or damage when your home is unoccupied or unfurnished for more than 60 consecutive days
- ✗ Certain losses or damage caused by you or your tenants.
- ✗ Damage by corrosion, rot, fungi, insects or wild animals

##### Contents

- ✗ Theft or malicious damage caused by you or your tenants.
- ✗ Loss or damage to contents in the open
- ✗ Loss or damage to contents kept in garages or other outbuildings.



## Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied for the period of time shown in your policy wording, you won't be covered for:
  - Escape of water or oil.
  - Freezing of water and oil pipes or tanks.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
- ! If you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism caused by the tenants
  - Theft or attempted theft unless force and violence has been used to get into or out of your home.



## Where am I covered?

The main residential building which is lived in that forms part of the buildings



## What are my obligations?

- Claims should be made promptly after you become aware of damage or loss
- Advise us of changes that may arise throughout the period of cover



## When and how do I pay?

You will be paying in monthly instalments.



## When does the cover start and end?

Please refer to your schedule of insurance.



## How do I cancel the contract?

Please call 0345 345 6800 to cancel your policy. If you cancel within 14 days of receiving your documents and you haven't made a claim, we will refund your premium in full.