Home Insurance

Insurance Product Information Document

Company: First2Protect Product: First2Protect Your Let

First2Protect Insurance Services is a trading name of First2Protect Limited. First2Protect is an Appointed Representative of Pivotal Financial Limited. Pivotal Financial Limited is authorised and regulated by the FCA under firm reference number 665649. Pivotal Financial Limited is registered in England (no. 9157892. First2Protect Limited is registered in England (no. 09014795) and FCA register number is 650323. Registered office address for First2Protect is 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT.

The information provided in this document is a summary of the key features and exclusions of the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Household Buildings and Contents Insurance is designed to provide cover for loss or damage to your property.

What is insured?

- ✓ Loss or damage caused by fire, storm, flood, theft, escape of water or heating fuel, malicious acts, riot, subsidence/heave/landslip, collision by vehicles or animals, falling trees/branches, falling radio/TV aerials

Buildings

- ✓ Cover up to Buildings Sum Insured as shown on your policy schedule
- ✓ Alternative accommodation/loss of rent up to 20% of Buildings Sum Insured
- ✓ Replacing locks up to £500
- ✓ Trace and access (to find the source of a leak and to make good any damage caused to find the source of the leak) up to £10,000
- ✓ Accidental damage of fixed glass and sanitary ware up to Buildings Sum Insured
- ✓ Accidental damage to underground cables and pipes up to Buildings Sum Insured
- ✓ Emergency Access up to £1,000
- ✓ Unauthorised alterations up to £5,000
- ✓ Fly tipping up to £5,000
- ✓ Property owner's liability up to £2,000,000

Contents

- ✓ Cover up to Contents Sum Insured as shown on your policy schedule
- ✓ Alternative accommodation/loss of rent up to 20% of Contents Sum Insured
- ✓ Replacing locks up to £500
- ✓ Unauthorised use of utilities up to £1,000
- ✓ Liability arising out of Landlords contents up to £2,000,000

Optional covers if selected:

Accidental Damage - Visible damage caused suddenly and unintentionally by unexpected means.

What is not insured?

- × The standard excess is £100
- × The subsidence, heave and landslip excess for buildings is £1,000
- × The subsidence, heave and landslip excess for contents is £100
- × The escape of water and heating fuel excess is £250
- × Storm or flood damage to gates, hedges and fences
- × Escape of water damage as a result of taps being left on
- × Damage caused by coastal or river erosion, subsidence, heave or landslip as a result of water escaping from your property
- × Rising water table levels
- × Damage caused by structural alterations, faulty design or workmanship
- × Any loss, damage or liability arising from anything that happens gradually
- × Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in the property
- × Loss or damage caused by domestic pets

Are there any restrictions on cover?

- ! There are restrictions if the property is left unoccupied for more than 60 days
- ! The limit of cover provided should be enough to cover the full cost of rebuilding the property and replacing all the contents, otherwise any claim may not be paid in full
- ! For undamaged items of a matching set or suite 50% will be paid towards replacing the undamaged items
- ! Only the damaged carpet will be covered, not undamaged carpet in adjoing rooms, even if the same colour or design

Where am I covered?

- ✓ Buildings and/or Contents are covered at the address shown in your policy schedule and/or cover summary
- ✓ We provide limited cover to your contents within the boundaries of the property, such as in your garden or garage

What are my obligations?

- It is your responsibility to take care to give complete and accurate information in response to all questions asked and advise First2Protect of any changes that occur throughout the duration of the policy. (See General Conditions in your policy wording for further detail)
- Your policy and premium is offered as a result of the information you have provided or validated, please tell First2Protect as soon as possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell us, you may find that you are not covered if you need to make a claim. When you notify First2Protect of any changes, this may affect your premium or on what terms the insurer will continue cover. In some circumstances the insurer may be unable to continue cover, in which case we will cancel your policy as described under "Your right to cancel" in your policy wording
- As soon as you are aware of an incident or cause, which is likely to lead to a claim under this policy, you must contact your insurer at your earliest opportunity

When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card or, in twelve monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.

When does the cover start and end?

The insurance contract will begin on your policy start date and will last for one year. Your policy schedule will confirm the specific dates of cover that apply to you.

How do I cancel the contract?

To cancel, call First2Protect on 01392 849750

Within 14 days - you are entitled to a full refund of premiums paid and no cancellation fee will be charged.
Outside of 14 days - you are entitled to a refund of the premium paid, subject to a deduction for the time you have been covered. A cancellation fee will be applied.

There is no refund of premium if a claim has been made.

Please refer to your policy wording for full cancellation details.

NOT FOR LIONS

Landlord's Pet Damage Insurance for (domestic) cats and dogs

ADDEPT INSURANCE

Landlords Insurance for Tenant's Pet Damage

Insurance Product Information Document

Company: Salvation Army General Insurance Corporation Product: Landlord's Property Damage

This Insurance is provided by Salvation Army General Insurance Corporation Limited (Sagic) (Firm reference number: 202327) and administered by Strategic Insurance Services Limited. It is arranged by Addept Insurance Ltd. Sagic is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only a summary of our standard Tenant's Pet Damage insurance policy. Complete pre-contractual information on the product is provided with your policy documentation. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?
This property owners insurance policy provides cover against damage to your buildings and the contents of your let property caused by your tenant's domestic pet.

What is insured?

✓ Sudden, unintentional and unexpected physical loss, breakage or damage by your tenant's domestic pet to: -

- The fixtures and fittings of your insured let property;
- Your contents in your insured let property

Up to a maximum limit of £5000 per period of insurance other than damage caused by chewing, scratching, fouling or plucking which shall be limited to £1000 per period of insurance.

What is not insured?

General:

× Existing damage;
× Wear and tear or depreciation.
× Loss or damage during a tenancy termination notice period if this insurance was purchased after the termination notice was issued.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.

Are there any restrictions on cover?

! The cover is limited as follows:

- You and your tenant must have agreed a check in / check out inventory of the condition of your insured let property, and your contents within it, at the start and end of the tenancy agreement.
- You must use the tenant's deposit, or deposit guarantee agreement before making a claim under this insurance, unless you can evidence that the deposit or deposit guarantee agreement has been used to cover rent arrears, other non-pet related damage or cleaning costs.
- If the tenant disputes that they / their pet were responsible for the damage, you must provide evidence that a deposit adjudication decision has found in your favour that the tenant / their pet did cause the damage.
- If you purchase this insurance during a period of notice to terminate the tenancy agreement, issued by either you or the tenant, there will be no cover for any damage caused during that notice period.
- The maximum amount we will pay towards the replacement of any undamaged item or item(s) forming part of a pair, set or suite is 50%.

NOT FOR LIONS

Landlord's Pet Damage Insurance for (domestic) cats and dogs

ADDEPT INSURANCE

Where am I covered?

✓ The policy covers Buildings in England, Scotland, Wales, Northern Ireland and the Channel Islands
✓ Contents is only covered inside your let property.

What are my obligations?

This insurance is provided subject to you meeting the following acceptance criteria: -

- You must have a Tenancy Agreement in place with the Tenants
- You must have made no previous pet damage insurance claims during the period your current Tenants have been in your property
- You, or your agent, must carry out internal and external inspections of the Buildings at least every 3 months and maintain a record of those inspections for at least 24 months after the end of theTenancy
- You must have no unsatisfied bankruptcy's or outstanding county court judgements.

In addition to the above acceptance criteria: -

- 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 if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance
- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the police if a claim involves property that is maliciously damaged
- Provide all information and assistance that we may require in the event of a claim, including access to the site.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

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?

The policy cover will take effect from the date shown on the schedule and will run for 12 months.

How do I cancel the contract?

You can 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).
If you cancel before the cover starts we'll refund the premium you've paid.
If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
After the first 14 days of your policy you must give 31 days' notice, if you have made a claim there will be no refund due.