

Residential Landlord Insurance

Insurance Product Information Document

Product: Paragon Select Let

Company: Trafalgar Insurance Company Limited

Trafalgar Insurance Company Limited is authorised and regulated by the Guernsey Financial Services Commission.
Registered address: Town Mills, Rue du Pre, St. Peter Port, Guernsey GY1 6HS.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Residential Landlord Policy.



What is insured?

BUILDINGS

- ✓ Loss or damage to your buildings of your tenanted property caused by Fire, Smoke, Explosion, Lightning, or Earthquake, Storm or Flood, Escape of water or oil from any fixed water or heating installation, apparatus and pipes, Theft or attempted theft caused by violent and forcible entry or exit, Collision or Impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them, Riot, Civil Commotion, labour and political disturbances, Malicious damage or Vandalism, Subsidence, Landslip or Heave of the site upon which the Buildings stand, Falling trees, telegraph poles, lampposts, fixed aerials, dishes and masts, Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the property.
- ✓ Cover for landlord contents to £5,000 automatically included on a new for old basis.
- ✓ Landlords legal liability up to £2,000,000.
- ✓ Accidental Damage to underground pipes, cables and services for which you are responsible.
- ✓ Trace and access cover up to an amount of £1,000 any one claim and £2,000 any one Period of Insurance.
- ✓ Loss of rent and/or cost of alternative accommodation incurred by you as a result of the Buildings becoming uninhabitable following loss or damage up to 30% of the buildings sum insured for a 12-month period.
- ✓ Expenses incurred by you as a result of removal of debris; compliance with Government or Local Authority requirements; architects' and surveyors' fees incurred in the reinstatement of the Building following loss or damage.
- ✓ Increased metered water charges up to £750 incurred by you resulting from escape of water.
- ✓ Landscaped garden cover costs incurred by you in consequence of damage to the buildings, up to an amount of £1,000 any one claim, in restoring landscaped grounds to their original appearance when first laid out and planted.

INCREASED CONTENTS COVER (If requested and stated in your schedule)

- ✓ Costs of alternative accommodation incurred by you, as a result of the Buildings becoming uninhabitable following loss or damage.
- ✓ **OPTIONAL COVER AVAILABLE**
 - Accidental damage to buildings.
 - Accidental damage to contents.



What is not insured?

BUILDINGS & CONTENTS

- ✗ Your standard £100 excess which increases to £250 for escape of water claims except where a flat roof exceeds 25% of the total roof area which increases the excess to £500 and 50% of the total roof area the excess increases to £1,000.
- ✗ Your £1,000 excess for subsidence, heave or landslip claims
- ✗ Subsidence or heave cover if this is caused by river or coastal erosion; demolition repairs or alteration, normal settlement shrinkage or expansion; defective workmanship or design.
- ✗ Buildings or landlords' contents for theft or attempted theft unless there was a violent and forcible entry or exit.
- ✗ Buildings or landlord contents are protected against an escape of water or oil from any fixed water or heating installation, apparatus and pipes, but there is no cover for the apparatus from which the water or oil escaped
- ✗ If your buildings will be left unattended for 14 days or more you must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 15 degrees Celsius
- ✗ Loss or damage caused by vermin; fungus; or domestic pets
- ✗ Wear and tear; despeciation; rot; mechanical or electrical fault; process of cleaning, repairing, restoration, renovating or anything that happens gradually



Are there any restrictions?

- ! £1,000 excess for theft, attempted theft, malicious damage or vandalism and accidental damage to fixed glass, sanitary fixtures and ceramic hobs, if your home has been unoccupied for more than 45 days.
- ! If the buildings as specified in your schedule will be left unattended for 7 days or more you must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 15 degree Celsius. Failure to comply will result in any claims for escape of water or oil being declined.
- ! Loss or damage caused to your buildings or landlords contents where the property has been unoccupied for more than 45 days in a row, unless for the period November to March inclusive the water supply is turned off at the mains, and all water tanks, pipes and apparatus are drained or a thermostatically controlled fixed heating system is used to maintain a minimum temperature of 15 degrees Celsius at all times.

Please refer to your policy schedule as any individual specific restrictions discussed at quotation stage will be noted within your schedule.



Where am I covered?

- ✓ The United Kingdom i.e. Great Britain, Northern Ireland, Isle of Man, and the Channel Islands.



What are my obligations?

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect, we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately.
- You must take reasonable steps to prevent loss, damage or an accident and keep your property in a good state of repair.
- Do not admit liability or offer or agree to settle any claim without prior written permission.



When and how do I pay?

The premium is due at the start or renewal of the policy. You can pay for your insurance policy in full or alternatively speak to your insurance intermediary about instalment option information.



When does the cover start and end?

This is an annual policy and your dates of cover are shown in your policy schedule.



How do I cancel the contract?

You may cancel this insurance by writing to your broker or insurance intermediary within 14 days of either the start of the period of insurance or the date, on which you receive your documents, whichever is the later, this is known as a cooling off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less Paragon's administration charge for cancellation, as stated below.

You may also cancel this insurance at any time by writing to your broker or insurance advisor. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim.

How to make a claim?

If you need to make a claim simply contact Charles Taylor General Adjusting Services

Our Dedicated Claims Helpline (Business & Out of Hours) is: 01675 466558 Alternatively You can E-mail: trafalgarclaims@ctplc.com

Applicable to All Policies

Paragon Car Ltd will charge a policy fee of £15.75 on new business and renewals, A further charge of £15.00 will be made for any adjustments made in the policy period, plus IPT (Insurance Premium Tax) at the current rate applicable.

Cancellations will be charged at £10.50 where the policy has been in force, plus IPT (Insurance Premium Tax) at the current rate applicable.