

Let Property Insurance

Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Let Property Policy

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

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 landlord's contents within.



What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, 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, Lamp-posts, Poles & Aerials
- ✓ Alternative Accommodation
- ✓ Accidental Damage to Mirrors & Fixed Glass
- ✓ Accidental Damage to Underground Pipes
- ✓ Public Liability

Optional Accidental Damage

Landlords 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, Lamp-posts, Poles & Aerials
- ✓ Alternative Accommodation
- ✓ 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.
- ✗ Any claims caused by or resulting from infectious or contagious disease.



Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following perils are excluded:
 - Escape of water
 - Theft or attempted theft
 - Malicious damage or vandalism
 - Accidental damage
- ! The most we will pay for public liability is £2,000,000
- ! The most we will pay to trace the source of escape of water is £5,000
- ! The most we will pay for alternative accommodation is 20% of the sum insured
- ! The most we will pay for malicious damage by the tenant to the buildings is £5,000



Where am I covered?

- ✓ The policy will cover your let property within the United Kingdom.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your Administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your Administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

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



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



When does the cover start and end?

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



How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, a proportionate refund will be due providing no claims have been made or are pending.

To cancel your policy please contact your Administrator.

We do not charge any cancellation fees.