

Home Insurance

Insurance Product Information Document

Company: Aviva

Product: Select & Protect Landlords

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 Landlords 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 Landlords policy is specifically designed to offer home insurance for landlords who are letting their property to tenants. You can select buildings, contents, home emergency and legal expenses insurance and you may also add further benefits to provide cover to suit your needs.



What is insured?

Buildings

- ✓ Buildings cover of £1 million
- ✓ £2 million legal liability cover
- ✓ Loss of rent cover for up to £80,000 if the property is uninhabitable for up to 24 months

Optional Cover you may have chosen

- Core Contents Cover
- Accidental Damage
- Malicious Damage
- Landlords Home Assistance
- Property Let Legal Protection



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



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 have the option of paying one annual payment or in 10/12 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.