

# Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

## Product: Landlord Rental Property Insurance Contents only

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), this document should be read in conjunction with your policy schedule and endorsements.



This is a summary of what you can expect from your Landlord Rental Property Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

### What is this type of Insurance?

This is a consumer contract providing landlord insurance for landlords of residential let properties. This means your landlord contents are covered against the following perils; fire, flood, storm, lightning, earthquake, explosion, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism and escape of water or oil.



### What is insured?

#### Cover for your landlord contents

##### Sum insured £xx

- ✓ Loss or damage to your landlord contents: white goods, carpets, curtains, blinds, utensils and domestic appliances belonging to you or for which you are responsible as landlord.
- ✓ Garden contents up to £250.
- ✓ Standard accidental breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in your home.
- ✓ Loss of metered water or oil up to maximum of £1,000.



### What is not insured?

- ✗ Loss or damage when your rental property is let to anyone other than professionals, DSS or student tenants.
- ✗ Existing and deliberate damage.
- ✗ Accidental damage or breakage, flood, storm, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism and escape of water or oil when your rental property is unoccupied for more than 30 consecutive days.
- ✗ Loss of value.
- ✗ Escape of water caused by subsidence, heave or landslip.
- ✗ Wear and tear, maintenance, or anything that happens gradually.
- ✗ Mechanical failure or electronic breakdown.
- ✗ Electronic data and malfunction or failure of computer equipment.
- ✗ Indirect loss or damage.
- ✗ Loss of profit or business interruption.
- ✗ Business use.
- ✗ Damage or loss as a result of substance misuse or any illegal activity.
- ✗ Policy excess.
- ✗ Sub-letting.
- ✗ Loss, damage, liability, cost or expense arising from rot, radiation, war, terrorism, sonic bangs, financial sanctions, confiscation, pollution, aviation, explosives or ammunition.
- ✗ Any contents belonging to your tenants.
- ✗ Claims for theft caused by your tenants.
- ✗ Residential Landlords' Emergency Solutions cover.
- ✗ Landlord contents over £500 per item.
- ✗ Defective design or construction.
- ✗ Legal liability as the owner of your rental property.



### Are there any restrictions on cover?

- ! Residential Landlords' Emergency Solutions cover is excluded from your policy.
- ! If your rental property is left unoccupied for more than 30 consecutive days your cover is automatically reduced to fire, lightning, earthquake and explosion only.

#### Optional extras if selected:

- ! Full accidental damage to your landlord contents.



## Where am I covered?

You are covered for the risk address shown on your schedule. This includes garages, outbuildings and sheds built on a permanent foundation within 400 metres of the land belonging to your rented property.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions, exclusions or endorsements.
- You must comply with all regulations/statutory conditions regarding the letting of your premises and suitable tenant references & credit checks must have been completed before the start of this policy and must be provided to us when requested.

### Once you have purchased the policy

- Check your statement of fact and schedule are correct.
- Provide any documents requested, this may be information relating to the property history or no claims discount.
- Take all reasonable steps to limit loss, damage or injury.
- Comply with all policy terms and conditions and endorsements specified on the schedule.

### In the event of a claim

- Check your summary of limits and schedule to make sure you are covered before you register a claim.
- Notify the claims department as soon as possible, and in any event within a maximum of 7 days.
- Provide your details, as well as a crime reference number if applicable.
- Take all reasonable care to retrieve any lost or stolen property.
- Keep any damaged items for inspection to be carried out.
- Take reasonable steps to prevent further damage or loss to your property and contents.
- Pay any excesses applicable to the policy.

### During the policy

- Let us know if there are any changes in circumstances which may affect the policy, including but not limited to; change of address, having work carried out at the property, the property becoming unoccupied, you or your tenant are convicted of a criminal offence, the type of tenant changes, the property is being used for business or it becomes your current of main residence, or any increase/decrease to your sums insured.



## When and how do I pay?

The premium can be paid in full by credit or debit card as a one-off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit on annual policies.



## When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.



## How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Cancellation after the 'cooling off' period may be subject to broker administration fees.

If no claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made by you or a third party, you will not be entitled to a refund and the full outstanding premium will be due.