

Prestige Landlord Policyholder Information



You must read this information to understand your cover for the next policy year

We have made some changes to the terms and conditions of the Prestige Landlord insurance cover effective from 1st March 2015. These changes will apply from your first renewal on or after 1st March 2015. We have improved the cover with some enhanced benefits and simplified the structure of the policy wording. The language used and layout of the wording is improved to provide greater clarity. The policy limits are now set out under separate headings. The main changes are detailed below. An updated copy of the Prestige Landlord policy wording (version reference ACPERHL1501 02.15) is enclosed and a further copy can be downloaded from our website at www.homeandlegacy.co.uk

THINGS WE NEED TO TELL YOU ABOUT

OUR CHOICE OF LAW is amended to the law of England & Wales, unless specifically agreed otherwise.

WHAT OUR WORDS MEAN

- Contents – definition is amended to improve clarity e.g. “limited contents” are referred to now as “unfurnished property contents”
- Money – now includes “any (other) tickets or vouchers with a fixed monetary value”
- Unfurnished – cover restrictions previously applicable for “unoccupied” “unfurnished” property have been removed.

SECTION 1 - BUILDINGS & SECTION 2 - CONTENTS

- Employers Liability cover - up to a limit of £10,000,000 - is now automatically provided with both Buildings and Contents insurance.

BEFORE RENEWING YOUR POLICY

Please check your Renewal Schedule and Statement of Facts documents very carefully to ensure they are complete, correct and fully reflect your current circumstances/requirements. It is very important to fully review and consider any endorsements and/or terms that are noted on the Renewal Schedule as failure to comply with the terms and conditions they impose could invalidate your cover. We need to be informed about any changes to the information shown or if the information is incorrect or incomplete, otherwise this may affect your ability to claim under the policy.

Your buildings and contents sums insured should be reviewed to ensure they will remain adequate - e.g. to reflect improvements made to your property or any additional contents purchased.

INSURANCE PREMIUM TAX (IPT)

Please note the Summer 2015 Budget, announced by the Chancellor on 8th July 2015, included an increase to the standard rate of insurance premium tax (IPT) from 6% to 9.5%. The revised rate is effective from 1st November 2015.

HOME AND LEGACY INSURANCE SERVICES LIMITED

Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252.

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