

Cover is provided for:

Buildings

- Unexpected loss or damage - e.g. by storm, fire, someone breaking in, or malicious damage (including malicious damage by tenants) - subject to exclusions and limitations
- Loss of rent or alternative accommodation up to 20% of the sum insured - following an insured event
- Cost to trace the source of leaks including making good damage caused during the search up to £5,000
- Cost of making good damage to buildings caused by the emergency services when attending an emergency at the property
- Property owner's liability up to £2,000,000.

Contents

- Unexpected loss or damage to contents of furnished or unfurnished property, including in common areas; and fixtures and fittings if the buildings are leasehold.
- Covers loss or damage as a result of storm, fire or someone breaking in.
- Malicious damage (but contents are not covered for malicious damage by tenants) - subject to exclusions and limitations
- Loss of rent or alternative accommodation up to 20% of the sum insured or £5,000 whichever is greater
- Property owner's liability up to £2,000,000 and employer's liability for domestic staff, up to £10,000,000.

Buildings & Contents - optional accidental damage cover extension

- Accidental damage (including accidental damage by the tenant).

Main exclusions & limitations

- Buildings
 - The policy excess
 - A minimum £250 excess applies for theft by tenant claims
 - Loss or damage caused by theft, malicious damage, or breakage of glass or sanitary fittings if no-one is living at the property for more than 30 consecutive days is excluded. Escape of water claims are also excluded if the water is not turned off at the mains and system drained when no one is living at the property for more than 30 consecutive days unless the central heating is left switched on to maintain a minimum temperature of 15 degrees centigrade.
- Contents
 - The policy excess
 - £500 limit for loss or damage to contents in outbuildings
 - Loss or damage caused by theft or malicious damage if no-one is living at the property for more than 30 consecutive days is excluded. Escape of water claims are also excluded if the water is not turned off at the mains and system drained when no one is living at the property for more than 30 consecutive days unless the central heating is left switched on to maintain a minimum temperature of 15 degrees centigrade.
- Buildings & Contents – optional accidental damage cover including accidental damage by tenant extension
 - £250 policy excess applies for accidental damage by tenant claims
 - No cover for accidental damage by tenant claims if there is not a written tenancy agreement.

A copy of the Prestige Landlord policy wording with the full terms and conditions is available on request or can be downloaded from www.homeandlegacy.co.uk