

# ULTRA LANDLORD PRODUCT INFORMATION



## Cover is provided for:

### Buildings

- Unexpected loss or damage e.g. by storm, fire or someone breaking in - subject to exclusions and limitations
- Loss of rent or alternative accommodation up to 25% of the sum insured - following an insured event
- Cost to trace the source of leaks including making good of damage caused during the search up to £5,000
- Cost of making good damage to the buildings caused by the emergency services when attending an emergency at the property
- Property owner's liability up to £5,000,000.

### 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 e.g. by storm, fire or someone breaking in - subject to exclusions and limitations
- Property owner's liability up to £5,000,000 and employer's liability for domestic staff up to £10,000,000.

### Buildings & Contents - optional cover extension

- Theft or malicious damage by tenant - subject to exclusions and limitations; or
- Theft or malicious damage by tenant & accidental damage - including accidental damage by tenant - subject to exclusions and limitations.

### Landlord Legal Expenses

- Legal costs to: regain possession of the property; pursue rental arrears; defend an action brought in relation to the insured property - subject to exclusions and limitations.

### Main exclusions & limitations

- For buildings and contents
  - The policy excess
  - 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 90 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 90 consecutive days unless the central heating is left switched on to maintain a minimum temperature of 15 degrees centigrade
- For optional cover extension
  - The first £250 for theft or attempted theft by the tenant or accidental damage by tenant claims is excluded.
- For landlord legal expenses
  - Maximum any one claim or all claims during any annual period of insurance is £60,000
  - Landlord/tenant dispute claims not made within 60 days are excluded
  - Health & Safety or Tax dispute claims not made within 180 days are excluded.

### Main conditions

- For the Landlord Legal Expenses
  - All tenants (and their guarantors, if applicable) must be satisfactorily referenced.

### Ultra Landlord - optional additional cover & services

- Landlord Rent Default Protection – loss of rent cover following tenant default
- Emergency Property Assistance – 24 hours/365 day. Also has an option to obtain gas safety checks or energy performance certificates.

A copy of the Ultra Landlord policy wording with the full terms and conditions is available on request or can be downloaded from [www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk)