NOT FOR LIONS

Landlord's Pet Damage Insurance for (domestic) cats and dogs

ADDEPT INSURANCE

Landlords Insurance for Tenant's Pet Damage

Insurance Product Information Document

Company: Salvation Army General Insurance Corporation Product: Landlord's Property Damage

This Insurance is provided by Salvation Army General Insurance Corporation Limited (Sagic) (Firm reference number: 202327) and administered by Strategic Insurance Services Limited. It is arranged by Addept Insurance Ltd. Sagic is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only a summary of our standard Tenant's Pet Damage insurance policy. Complete pre-contractual information on the product is provided with your policy documentation. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?
This property owners insurance policy provides cover against damage to your buildings and the contents of your let property caused by your tenant's domestic pet.

What is insured?

✓ Sudden, unintentional and unexpected physical loss, breakage or damage by your tenant's domestic pet to: -

- The fixtures and fittings of your insured let property;
- Your contents in your insured let property

Up to a maximum limit of £5000 per period of insurance other than damage caused by chewing, scratching, fouling or plucking which shall be limited to £2500 per period of insurance.

What is not insured?

General:

× Existing damage;
× Wear and tear or depreciation.
× Loss or damage during a tenancy termination notice period if this insurance was purchased after the termination notice was issued.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.

Are there any restrictions on cover?

! The cover is limited as follows:

- You and your tenant must have agreed a check in / check out inventory of the condition of your insured let property, and your contents within it, at the start and end of the tenancy agreement.
- You must use the tenant's deposit, or deposit guarantee agreement before making a claim under this insurance, unless you can evidence that the deposit or deposit guarantee agreement has been used to cover rent arrears, other non-pet related damage or cleaning costs.
- If the tenant disputes that they / their pet were responsible for the damage, you must provide evidence that a deposit adjudication decision has found in your favour that the tenant / their pet did cause the damage.
- If you purchase this insurance during a period of notice to terminate the tenancy agreement, issued by either you or the tenant, there will be no cover for any damage caused during that notice period.
- The maximum amount we will pay towards the replacement of any undamaged item or item(s) forming part of a pair, set or suite is 50%.

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Where am I covered?

✓ The policy covers Buildings in England, Scotland, Wales, Northern Ireland and the Channel Islands
✓ Contents is only covered inside your let property.

What are my obligations?

This insurance is provided subject to you meeting the following acceptance criteria: -

- You must have a Tenancy Agreement in place with the Tenants
- You must have made no previous pet damage insurance claims during the period your current Tenants have been in your property
- You, or your agent, must carry out internal and external inspections of the Buildings at least every 6 months and maintain a record of those inspections for at least 24 months after the end of the Tenancy
- You must have no unsatisfied bankruptcy's or outstanding county court judgements.

In addition to the above acceptance criteria: -

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance
- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the police if a claim involves property that is maliciously damaged
- Provide all information and assistance that we may require in the event of a claim, including access to the site.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.

When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months.

How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).
If you cancel before the cover starts we'll refund the premium you've paid.
If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
After the first 14 days of your policy you must give 31 days' notice, if you have made a claim there will be no refund due.