ADDEPT INSURANCE

LANDLORDS INSURANCE FOR TENANT'S PET DAMAGE

POLICY WORDING



NOT FOR LIONS

WELCOME TO SAGIC

Wholly owned by
The Salvation Army

The Policy ***you*** have purchased has been arranged by Addept Insurance Services Ltd and is underwritten by The Salvation Army General Insurance Corporation Limited (sagic).

Thank ***you*** for choosing sagic for ***your*** Tenant's Pet Damage insurance and I hope that ***you*** will be happy with ***your*** Policy and the reassurance it provides.

Your Policy is made up of this booklet and ***your*** Schedule. Please keep these documents in a safe place so that ***you*** may refer to them if ***you*** ever need to make a ***claim***. The level of cover provided under this Policy is shown in ***your*** Schedule and therefore please check the Schedule to ensure that the cover meets ***your*** needs.



Gordon Dewar
Managing Director
The Salvation Army General Insurance Corporation Limited

IMPORTANT NOTICE - COOLING-OFF PERIOD

This Policy is subject to a 'cooling-off' period. Under this, if ***you*** decide within 14 days of receiving the Policy that ***you*** do not wish to continue with the insurance, ***you*** may cancel ***your*** cover within this period and get all ***your*** money back as long as ***you*** have not made any ***claims***.

Please read ***your*** Policy carefully as soon as possible so that ***you*** can satisfy yourself that it meets ***your*** requirements before the end of the cooling-off period.

YOUR POLICY

This is ***your*** insurance Policy setting out the terms of the contract ***you*** have made with The Salvation Army General Insurance Corporation Limited, known as sagic, for the ***period of insurance*** stated in ***your*** Schedule. When ***your*** Policy falls due for renewal and ***you*** decide to renew the insurance with ***us***, ***you*** will receive an up-dated Schedule, which should be inserted in this booklet.

You are requested to read this document carefully to gain a full understanding of what is and what is not covered by this insurance Policy. There are some words in the Policy text that need to be defined so that their meaning in the context of this Policy is understood. These words are shown in the 'LIST OF DEFINITIONS' and they bear the defined meaning where they appear in the Policy wording in bold italic print.

This Policy wording provides details of all of the cover that is available. ***Your*** Schedule sets out the sums insured, limits, ***excesses***, etc. ***You*** should examine the details carefully to ensure that the information shown is correct. If any changes are necessary or ***you*** wish to cancel ***your*** Policy, please contact ***us*** immediately.

The 'GENERAL CONDITIONS' and 'EXCLUSIONS', which apply to the whole Policy, are very important and should be given close attention.

The Application and the Declaration completed by ***you*** and all the information ***you*** supplied during the proposal stage are incorporated in and form part of this Policy, this information will be sent to ***you*** in the form of a Statement of Fact for ***you*** to check.

It is important that the information contained in the Statement of Fact is correct as this may affect ***your*** cover. If ***you*** wish to change anything ***you*** must contact ***us*** immediately.

In return for the payment of the premium by ***you***, ***we*** will provide insurance in accordance with the Policy cover shown in ***your*** Schedule.

LAYOUT OF *YOUR* POLICY

It is important that ***you*** know how to make a complaint or ***claim*** under ***your*** insurance, so the details of the **Complaints Procedures** and the **Claims Procedures** appear at the front of the Policy booklet.

General Exclusions and **General Conditions** are a very important part of the contract, so to enable ***you*** to find them easily, appear next in the Policy booklet. These exclusions and conditions apply to the whole Policy.

Next, ***we*** set out the insurance coverage available under the Policy. ***Your*** Schedule sets out the details of the Policy ***you*** have purchased and so apply to ***you***.

The full layout of ***your*** Policy is shown under the heading Contents overleaf.

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THE INSURER

The Policy ***you*** have purchased has been arranged by Addept Insurance Services Ltd and is underwritten by sagic: -

The Salvation Army General Insurance Corporation Limited
Saxon House, 27 Duke Street, Chelmsford, CM1 2HT
(Registered No 101704 England)
Tel: 0300 030 1865
Fax: 0300 030 1866

www.sagic.co.uk

Sagic are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, and ***you*** can check their status on the FCA Register, in the following ways: -

On the FCA website at www.fca.org.uk/register/
By telephoning the FCA Consumer Helpline on **0800 111 6768**
By writing to the FCA Consumer Helpdesk, 25 The North Colonnade, Canary Wharf, London E14 5HS

Sagic are members of: -
Financial Ombudsman Service
Financial Services Compensation Scheme
Association of British Insurers

DATA PRIVACY NOTICE

At sagic ***we*** recognise ***our*** responsibility to treat ***your*** personal information with care and to comply with all relevant legislation. For all personal information held about ***you we*** are classed as the data controller, ***we*** will process this information as necessary for performance of ***our*** contact of insurance with ***you;*** when it is in ***our*** legitimate interests to do so; and when ***we*** are obliged by law to do so.

To assist in administration of ***your*** Policy data may be passed to other parties including Brokers, Reinsurers, Loss Adjusters, Service Providers, Regulators, Police/Government/Fraud Prevention Agencies. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

We may also record telephone calls to help ***us*** monitor and improve the services ***we*** provide, full details of how ***we*** use ***your*** data and ***your*** rights please see: -

https://www.sagic.co.uk/privacy-policy

USEFUL CONTACTS

The following information is supplied to enable ***you*** to contact the right person in ***our*** organisation quickly.

Alterations to or questions concerning your Policy:

To amend ***your*** Policy or ask a question about it, please contact ***your*** insurance broker in the first instance.

Claims under this Policy:

If ***you*** wish to make a ***claim*** or if ***you*** have any ***claims*** questions under any part of the Policy, please contact the sagic Claims Team.

Call
Sagic Customer Claims Service
0300 030 1865

Email
You can also contact ***our*** Claims Team by email claims@sagic.co.uk

GENERAL LIST OF POLICY DEFINITIONS

These definitions appear in bold italic text throughout the Policy.

Accidental Damage	Sudden, unintentional and unexpected physical breakage or damage that can be seen.
Addept	The company who have been authorised by sagic to arrange this insurance business on their behalf. Addept Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 586471.
Building/Buildings	***Your let property*** and ***your*** fixtures and fittings therein and thereon.
Claim(s)	A single loss or series of losses arising from one event for which cover is provided by this Policy.
Contents	Household goods, furniture and furnishings in ***your let property***, including interior decorations belonging to ***you,*** subject to the following exclusions: - (a) Any fixtures, fittings (including interior decorations), items of furniture, or personal effects or possessions belonging to ***your tenant***. (b) Any fixtures or fittings which are attached to the ***building*** in a permanent way such as fitted kitchen furniture, bathroom fittings and fitted bedroom furniture. (c) Domestic animals and fish. (d) ***Motor vehicles,*** trailers, their parts or accessories including car keys. (e) Caravans, horse boxes, trailers, and trailer-tents and the contents thereof. (f) Boats and other watercraft, surfboards, hovercrafts, aircraft and the contents thereof. (g) ***Money*** (h) ***Valuables***
Domestic Pet	A cat, dog or any other animal that is tamed or domesticated and is kept as a companion or for assistance and is under the control of a human and does not include any type of farm animal.
Excess/Excesses	The amount of the ***claim*** for which ***you*** are responsible.
Fees	The ***fees*** of architects, surveyors and other professionals that ***you*** incur in connection with the repair of damage to the ***buildings***. ***Our*** prior permission is required before such ***fees*** are incurred. ***Fees*** that ***you*** have to pay in connection with the preparation of ***your claim*** are not covered.

Let Property	The private dwelling used solely for domestic purposes, at the Risk Address as shown in ***your*** Schedule which ***you*** let to a ***tenant*** under a ***tenancy agreement***.
Maximum Amount Payable	The total amount payable by ***us*** in any one ***period of insurance***, as shown on ***your*** insurance policy Schedule, or any other amount as specified within this policy wording.
Motor Vehicle	Any electrically or mechanically propelled vehicle for adults or children. ***Motor vehicle*** does not include any: - (a) Vehicle used only as domestic gardening equipment within the boundaries of ***your let property***. (b) Vehicle designed to help disabled people provided the vehicle is not required to be registered for road use. (c) Battery operated golf cart or trolley. (d) Pedestrian controlled toy or model.
Money	Cash, bank and currency notes, cheques, ***money*** and postal orders, postage stamps which are not part of a stamp collection, savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, travel season tickets and gift tokens. Any money, as defined, relating to ***your*** business is not covered.
Notice Period	Any period of notice specified in a notice issued by either ***you*** or the ***tenant*** to terminate the ***tenancy agreement.***
Period of Insurance	The period shown on ***your*** Schedule for which ***we*** agree to accept, and ***you*** have paid the premium.
Tenancy Agreement	A Tenancy Agreement between **you** and a ***tenant*** in relation to ***your*** **let property** which is: - (a) An Assured Periodic Tenancy Agreement as defined within the Renters Rights Act 2026 (as amended) or its equivalent outside of England and Wales but within the Territorial Limits, or (b) A Company Residential Tenancy (Company Let) created after 28th February 1997 where the ***tenant*** is a public limited company (plc) or limited company (Ltd) or its equivalent outside of England and Wales but within the Territorial Limits and ***your let property*** is let purely for residential purposes of the ***tenant's*** employees and their family.
Tenant	The ***tenant(s)*** or permitted occupier(s) named in the ***tenancy agreement*** and authorised by ***you*** to occupy ***your let property*** by virtue of the ***tenancy Agreement.***
Territorial Limits	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
Unoccupied	Not lived in by ***your tenant***. It is accepted by ***us*** that ***your let property*** will be ***unoccupied*** at certain times when ***your tenants*** are away on holiday, or ***you*** are waiting for new ***tenants*** to move in. ***We*** agree that ***we*** shall not regard ***your let property*** as being ***unoccupied*** at these times, subject to such periods not amounting to more than 30 days in any ***period of insurance***. If the period of unoccupancy is likely to exceed 30 days, ***you*** must contact ***us*** as soon as ***you*** know.
Valuables	Jewellery, gold and silver articles, antiques, watches, works of art, furs, photographic equipment, musical instruments, spectacles, contact lenses, coins, medals and stamps
We/Us/Our	The Salvation Army General Insurance Corporation Limited (sagic).
You/Your	The person or persons named in ***your*** Schedule.

COMPLAINTS PROCEDURE

Sagic greatly values its customers and aims to provide excellent products and services.

We are committed to treating our customers fairly and use a friendly approach in all communications with clients. However, ***we*** recognise that sometimes circumstances may arise where ***you*** feel ***you*** have cause for complaint.

We always do our best to resolve complaints as quickly, thoroughly and fairly as possible. This document explains how ***we*** respond to ***your*** complaint and what ***you*** can expect if ***you*** complain.

How to make a complaint

If ***you*** have purchased ***your*** Policy from a broker, please initially submit ***your*** complaint to them. Alternatively, if ***you*** have purchased this Policy directly from sagic, then please contact ***us*** and tell ***us***: -

- ***Your*** name, address and contact details
- ***Your*** Policy details (if applicable)
- Details of what has gone wrong and when it happened

You **can contact** ***us*** **by: -**

Telephone: 0300 030 1865
Email: complaints@sagic.co.uk
Post: The Complaints Department, The Salvation Army General Insurance Corporation Limited, Saxon House, 27 Duke Street, Chelmsford, CM1 1HT

Our Complaints Handling Process

We aim to resolve complaints as quickly as possible and within 3 working days of receiving ***your*** complaint. If ***your*** complaint is resolved within 3 days, ***we*** will send ***you*** a Summary Resolution Communication that includes contact details for the Financial Ombudsman Service (FOS). If ***you*** are dissatisfied with ***our*** response, ***you*** can refer ***your*** complaint to the FOS within six months from the date of the Summary Resolution Communication.

However, some complaints are more complex and may require more time to investigate and resolve. If this is the case, ***we*** will write to ***you*** within 5 working days of receiving your complaint, summarising the complaint to ensure ***we*** have understood it correctly. ***We*** will also provide ***you*** with copy of this document, 'Making A Complaint'.

We will keep ***you*** updated throughout ***our*** investigation into ***your*** complaint and will write to ***you*** after 4 weeks if ***we*** are still investigating ***your*** complaint.

When ***we*** have completed ***our*** investigation, ***we*** will write to ***you*** within eight weeks and provide ***you*** with a Final Response, or a response that explains any further delay in investigating the complaint, and why ***we*** are unable to provide a final response at this stage. If ***you*** are not satisfied with ***our*** response, ***you*** can refer ***your*** complaint to the Financial Ombudsman Service. ***You*** have six months to do this from the date of our Final Response or ***our*** response that explains further delay with the investigation. ***We*** will provide ***you*** with a FOS leaflet or link to the online version of the leaflet at this stage of the process.

The Financial Ombudsman Service (FOS)
The Financial Ombudsman Service is a free, independent service for resolving disputes between customers and financial services institutions.

Contact details: -
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme (FSCS) was set up to protect customers should an insurer go out of business and be unable to meet its liabilities or pay ***claims***.

If one of the insurers on this Policy fails in this way, ***you*** may be entitled to compensation from FSCS.

The FSCS protection for insurance ***claims*** is 90% of the ***claim*** with no upper limit in respect of UK insurance policies issued by a UK authorised insurer. This Policy and the insurers involved in providing the cover meet these requirements.

For further information, contact the: -
Financial Services Compensations Scheme
Telephone: 0800 678 1100 or 0207 741 4100
Email: enquiries@fscs.co.uk
Website: www.fscs.org.uk
Post: 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

CLAIMS PROCEDURES (see also General Condition 3 on page 17)

If ***you*** wish to make a ***claim*** or if ***you*** have any ***claims*** questions under any part of the Policy, please contact the sagic Claims Department: -

Phone: **0300 030 1865**
Email: **claims@sagic.co.uk**

Set out below are ***your*** and ***our*** responsibility in connection with ***claims*** under this Policy.

YOUR RESPONSIBILITIES IN RESPECT OF ***CLAIMS*** INVOLVING LOSS OF OR DAMAGE TO ***YOUR*** PROPERTY AS INSURED: -

1. Give immediate notification to the police if the ***claim*** involves property that is lost, stolen, or damaged maliciously.
2. Report the ***claim*** to ***us*** as soon as practicable and in any event within 31 days of the occurrence.
3. Provide all information and assistance that ***we*** may reasonably require without delay, including access to the site of the incident to enable ***us*** to deal with ***your claim***.
4. Take all reasonable steps to recover any lost or stolen property and advise ***us*** as soon as practicable of any such property that is returned to ***you***.
5. At ***your*** expense provide ***us*** with estimates, proof of ownership and/or of value to support ***your claim***.
6. Not abandon any property to ***us***.
7. Allow ***us*** to take over and conduct in ***your*** name the defence or settlement of any ***claim*** or prosecute in ***your*** name for ***our*** benefit any ***claim*** against another party for indemnity or damages or otherwise.
8. Do not dispose of any damaged property without gaining ***our*** prior approval.

CLAIMS GUARANTEE

Following a ***claim***, any permanent work carried out by a supplier provided by sagic is guaranteed for 1 year from completion of the work.

GENERAL EXCLUSIONS THAT APPLY TO THE POLICY

This Policy does not cover: -

1. ASBESTOS

Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to asbestos, materials or products containing asbestos or asbestos fibres or dust.

2. BREAKDOWN

Mechanical or electrical breakdown, fault or failure.

3. COMMUNICABLE DISEASES

The transmission by ***you*** or any member of ***your*** household of any human infectious or contagious diseases (either known/discovered or unknown/undiscovered at the date of the inception of the insurance policy), whether notifiable or otherwise.

4. CONSEQUENTIAL LOSS

Consequential loss of any kind or description incurred by ***you***.

5. DELIBERATE DAMAGE

Any deliberate, malicious or wilful act by ***you***.

6. EXISTING DAMAGE

Any loss or damage occurring before the cover by this Policy commences.

7. POLLUTION OR CONTAMINATION

Any loss or damage arising from pollution or contamination unless caused by ***your tenant's domestic pet*** resulting in a sudden and unforeseen and identifiable accident.

All pollution which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

8. REDUCTION IN VALUE

Any reduction in value of the property insured following a ***claim*** settlement.

9. WEAR AND TEAR, ETC.

Wear and tear, depreciation or any gradually operating cause, including but not limited to wet rot, dry rot, rust, deterioration and the like.

GENERAL CONDITIONS THAT APPLY TO THE POLICY

1. CANCELLATION

We may cancel this Policy by giving ***you*** 30 day's notice and ***you*** may cancel the Policy by giving ***us*** 30 day's notice of cancellation at any time.

If ***we*** decide to cancel, ***we*** will advise ***you*** in writing to ***your*** last known address and will return to ***you*** the unexpired portion of any premium paid.

If ***you*** cancel, ***you*** must advise ***us*** by email/phone and ***you*** will be entitled to a return of premium based on ***our*** short period rates in force at the time of cancellation. However, if ***you*** have made a ***claim***, there will be no return of premium.

In the event that ***you*** pay ***your*** premiums by Direct Debit, if ***you*** cancel the Policy and ***your*** Direct Debit instructions in such a way that premium is still owing to ***us***, ***you*** must pay ***us*** the outstanding balance as soon as possible as it forms part of ***your*** contract with ***us***. Failure to do so may damage ***your*** credit rating and may necessitate the use of debt collection agencies on ***our*** behalf.

2. CHANGE IN CIRCUMSTANCES

You must tell ***us*** as soon as possible if any circumstances on which this insurance was based have changed. Failure to do so will give ***us*** the right at ***our*** option to cancel ***your*** Policy from the date of the change. Details that must be advised to **us** include: -

(a) if ***you*** change address
(b) If ***you*** carry out any changes or alterations to ***your let property*** (though not minor works or redecorations).
(c) if ***your let property*** is used for business purposes other than clerical work
(e) if ***you*** are prosecuted for or convicted of any offence other than motoring offences
(f) if ***you*** are declared bankrupt or subject to a CCJ
(g) if ***your let property*** becomes ***unoccupied***

3. *CLAIMS*

In the event of a ***claim, you*** must follow as far as is practicable the CLAIMS PROCEDURES set out on page 15. Failure to do so may result in ***your claim*** being rejected or reduced or ***we*** may cancel ***your*** Policy from the start of the current period of insurance.

4. CONTRACTS (RIGHTS OF THIRD PARTIES)

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

5. DUTY OF CARE

It is a condition precedent to our liability for all claims under this Policy that ***you*** must: -

(a) do all that is reasonably possible to: -
    (i) protect the property insured
    (ii) prevent, or reduce the extent of damage
(b) keep any property insured under this Policy in good condition

(c) 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***

(d) comply with all the legal requirements of renting out ***your let property***

6. INVALIDATION

This Policy will not be invalidated by any act or omission or by any alteration whereby the risk of damage is increased unknown to ***you*** or beyond ***your*** control, provided that ***you*** immediately give notice to ***us*** as soon as ***you*** become aware of the above and pay an additional premium if required.

7. FRAUD

If any ***claim*** under this Policy involves fraud by ***you*** or anyone acting on ***your*** behalf, ***you*** shall not be entitled to any benefit under the Policy and all cover under the Policy shall cease.

8. GOVERNING LAW AND LANGUAGE

This Policy will be governed by English law unless ***you*** live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law. ***We*** will communicate with ***you*** in English at all times.

9. OTHER INSURANCE

If any loss or damage covered by this Policy is also covered by another insurer, ***our*** liability will be ***our*** rateable proportion of any ***claim***.

10. SETS

If any undamaged item or part of item forming part of a set needs replacing following an insured event covered under this policy, we will contribute 50% of the costs of replacing the undamaged item or item forming part of a set.

11. FAIR REPRESENTATION

You have a duty to make to ***us*** a fair presentation of the risk before the inception of this Policy; when an alteration is made to this Policy; and at the renewal of this Policy.

If a breach of such duty is: -

(a) deliberate or reckless

i. in relation to an alteration made to this Policy, ***we*** may treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid; or

ii. in relation to inception or renewal of this Policy ***we*** may avoid this Policy and refuse all ***claims*** and retain any premiums paid; or

(b) neither deliberate nor reckless

i. in relation to an alteration made to this Policy and ***we*** would not have agreed to the alteration on any terms, ***we*** may treat this Policy as if the alteration was never made; or

ii in relation to inception or renewal of this Policy and ***we*** would not have entered into this Policy on any terms, ***we*** may avoid this Policy and refuse all ***claims*** but will return any premiums paid; or

(c) neither deliberate nor reckless

i. in relation to an alteration made to this Policy, and ***we*** would have agreed to the alteration but on different terms; or

ii. in relation to inception or renewal of this Policy, and ***we*** would have entered into this Policy but on different terms,

the Policy will be treated as if it has been entered into on those different terms, if either of the above would have resulted in ***us*** charging an increased premium on what was actually charged, ***we*** may reduce proportionately the amount to be paid on a ***claim***. ***We*** will pay on such ***claim*** a percentage of what ***we*** would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that ***we*** would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by ***us***), in relation to a breach of the duty to make to ***us*** a fair presentation of the risk.

12. DATA PROTECTION

All personal data provided by ***you*** will be treated by ***us*** as confidential and will not be disclosed to any third party without ***your*** consent unless permitted by law or as set out in ***our*** Data Protection & Privacy Policy, this will be supplied when ***you*** take out this policy or is available on request.

13. SPECIAL CONDITIONS RELATING TO THE TENANCY AGREEMENT

It is a condition precedent to ***our*** liability for all ***claims*** under this Policy that ***you*** must: -

i. Check In / Check Out Reports

You and ***your tenant*** must have agreed a check in / check out inventory of the condition of ***your let property***, the ***buildings*** and ***your contents***, at the start and end of the ***tenancy agreement***.

ii. Waiting Period applicable to Policies starting during ***tenancy agreement*** Termination Notices

If this policy is incepted during a ***notice period*** there will be no cover for any ***claims*** for loss or damage arising during that ***notice period***.

iii. Bi-annual ***Let Property*** Inspections

If this Policy is incepted after the start of the ***tenancy agreement***, in the event of a ***claim***, ***you*** must provide ***us*** with a copy of the check in or latest six-monthly inspection report, whichever happened last, to prove that the loss or damage did not occur before this Policy incepted.

iv. ***Tenant's*** Deposit

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-***domestic pet*** related damage or cleaning costs.

If the ***tenant*** disputes that their ***domestic pet*** was responsible for the loss or damage to the ***buildings*** or ***contents***, ***you*** must provide evidence that a deposit adjudication decision has found in ***your*** favour that the ***tenant's domestic pet*** did cause the damage.

COVER: TENANT'S PET DAMAGE TO BUILDINGS & CONTENTS

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay up to the ***maximum amount payable*** for loss of or damage to ***buildings*** or ***contents*** when in ***your let property*** caused by ***your tenant's domestic pet*** resulting in sudden, unintentional and unexpected physical breakage or damage that can be seen. The maximum ***we*** will pay for damage caused by scratching, chewing, fouling or plucking is £2500 in any one ***period of insurance***.	***We*** do not pay for: - (i.) The excess stated in ***your*** Schedule (ii.) Any loss or damage from any cause other than by ***your tenant's domestic pet***. (iii.) Any loss or damage that is excluded by the General Exclusions to this Policy. (iv.) Damage caused by vermin, insects, damp, mildew, rot, fungus or other gradual cause. (v.) Damage occurring if ***your let property*** is left unoccupied for more than 31 consecutive days. (vi.) Any fixtures, fittings (including interior decorations), items of furniture, or personal effects or possessions belonging to ***your tenant***. (vii.) Domestic animals and fish. (viii.) ***Motor vehicles,*** trailers, their parts or accessories including keys. (ix.) Caravans, horse boxes, trailers, and trailer-tents and the contents thereof. (x.) Boats and other watercraft, surfboards, hovercrafts, aircraft and the contents thereof. (xi.) ***Money*** (xii.) ***Valuables*** (xiii.) Any property used by ***you*** for business or professional purposes other than in relation to ***your let property*** (xiv.) Damage caused by ***terrorism***

BASIS OF SETTLEMENT

Buildings
Following any insured event: -

We will pay for the loss or damage including ***fees,*** removal of debris and the cost of complying with local authority requirements. ***We*** will at ***our*** sole option either:
(i) repair or reinstate the ***buildings*** to a condition as near as possible to the condition immediately before the loss or damage occurred.
(ii) pay to repair or rebuild the damaged part of the ***buildings*** to a condition as near as possible to the condition immediately before the loss or damage occurred.
(iii) make a cash payment.

Contents – 'New for Old'
Following any insured event: -

Provided that at the time of loss or damage the sum insured is at least equal to the cost of replacing all the ***buildings*** and ***contents*** as new (less a deduction for wear and tear or betterment on household linen).
We will at ***our*** sole option either: -
(i) arrange to repair or replace any item(s) of ***contents*** lost or damaged, or
(ii) pay the cost of repairing or replacing any item(s) of ***contents*** lost or damaged, or
(iii) make a payment to ***you*** for any item(s) of ***contents*** lost or damaged.

MAXIMUM AMOUNT PAYABLE

The ***maximum amount payable*** in any one ***period of insurance*** is the sum insured shown in ***your*** Schedule.

In the event of ***claims*** caused by a series of connected incidents or events then the ***maximum amount payable*** for these ***claims*** will be the sums insured shown in ***your*** Schedule.

ADDEPT INSURANCE

www.addeptgroup.co.uk

Addept Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority under firm registration number 586471. Registered in England under number 08107294 at Level 30, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AB. A wholly owned subsidiary of Addept Group Limited.