

Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.

Direct Line Landlord Insurance Policy

The Landlord policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule. Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

Section 1: The Structure

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" basis with the option to include "Accidental Damage" for:</p> <ul style="list-style-type: none"> Buildings Landlords' fixtures and fittings Walls, gates, fences, patios, terraces, drives, yards, car parks, car ports, roads, pavements, underground pipes and cables Shop fronts and all fixed glass therein, blinds and fitments <p>Subsidence is available as an option in most cases</p>	<ul style="list-style-type: none"> Accidental Damage to underground service pipes and cables Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the Buildings Sum Insured European Union and Public authorities Professional fees reasonably incurred in the repair or reinstatement of the Premises Capital Additions – up to 20% of Sum Insured or £2,000,000 whichever is less Removal of Debris Damage by Emergency Services – up to £25,000 in respect of any one claim Contracting Purchaser's Interest Trace and Access – up to £25,000 in respect of any one claim Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees Workmen permitted to undertake certain alterations Mortgage – interests of mortgagees, freeholders or lessors protected following increased risk Drain clearance costs Fire extinguishment and Alarm Resetting Expenses Additional sprinkler upgrade costs Loss of metered water and heating oil – up to £25,000 in any period of insurance Unauthorised use of Electricity, Gas or Water – up to £25,000 in respect of any one claim Alternative accommodation costs whilst the Building is uninhabitable up to the Sum Insured for 24 months from the date of damage Fly Tipping up to £25,000 in respect of any one claim Removal of Nests up to £1,500 in respect of any one claim Further Investigation Expenses Tree Felling or Lopping up to £1,500 any one claim 	<ul style="list-style-type: none"> Index Linking Designation Reinstatement of Sum Insured following a loss providing additional premium is paid Excess – as per schedule Felt/Flat Roof Condition Subsidence condition Unoccupancy Condition 	<ul style="list-style-type: none"> Various Exclusions apply to Vacant or Disused Premises Malicious Damage and Theft or attempted Theft by employees, tenants and other persons lawfully in the Premises Damage caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland Damage to gates and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees Damage caused by an explosion due to the bursting by steam pressure of a boiler, economiser or any other apparatus unless used for domestic purposes Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level Damage caused by bursting of a boiler due to steam pressure other than in respect of engineering Damage Property more specifically insured Damage to glass and sanitary ware as defined under Section 5 – other than by Fire, Lightning or Explosion Damage to any particular piece of equipment or appliance by self ignition, short circuit, excess pressure, etc. unless more specifically insured under the Policy Extensions Damage caused by: <ul style="list-style-type: none"> Wear and tear, the action of light Vermin or insects Subsidence, landslip or ground heave Corrosion, wet or dry rot, marring or scratching Normal settlement or bedding down of new structures Inherent vice, latent defect, gradual deterioration

Section 1: The Structure – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> Removal of Tenants' Debris up to £25,000 in respect of any one claim Temporary Removal of parts of the Premises for repair or cleaning Loss of or Duplication of Keys up to £15,000 		<ul style="list-style-type: none"> Faulty or defective workmanship Collapse or cracking of Buildings Subsidence, ground heave and landslip (if selected) Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building Damage which originated prior to inception of cover Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises Damage resulting from groundworks or excavation at the same premises <p>Damage caused by:</p> <ul style="list-style-type: none"> The normal settlement or bedding down of new structures The settlement or movement of made-up ground Coastal or river erosion Defective design or workmanship or the use of defective materials Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe

Standard Cover

Section 2: Landlords Contents

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" basis with the option to include "Accidental Damage" including:</p> <ul style="list-style-type: none"> Fixtures and fittings (not forming a permanent part of the structure) Contents of Common Parts Floor Coverings <p>Subsidence is available as an option in most cases</p>	<ul style="list-style-type: none"> Temporary Removal – up to £25,000 Replacement Locks – up to £25,000 Tenants' debris Removal Costs – up to £25,000 in respect of any one premises Loss of Oil and Metered Water – up to £25,000 in respect of any one period of insurance Alternative Accommodation Costs whilst the Building is uninhabitable up to £100,000 (for 24 months) 	<ul style="list-style-type: none"> Index Linking Basis of Claims Settlement – reinstatement Automatic Reinstatement of Sum Insured provided extra premium paid Excess – as per schedule Felt / Flat Roof Condition Subsidence condition 	<p>As shown under Section 1: The Structure, including:</p> <ul style="list-style-type: none"> Damage due to leakage of beverages from bottled stock

Standard Cover

Section 3: Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Legal liability to pay damages and associated costs in respect of:</p> <ul style="list-style-type: none"> Accidental death, disease or illness Damage to material property Obstruction, trespass, nuisance or interference with air, light, water or way Wrongful arrest, detention, imprisonment or eviction, malicious prosecution or invasion of privacy <p>Indemnity limit as shown in the Schedule</p>	<ul style="list-style-type: none"> Cross Liabilities Motor Contingent Liability Defective Premises Act 1972 Compensation for Court Attendance connected to a claim (up to £500 per day for partner/director and £250 for each employee) Additional Persons Insured Worldwide Personal Liability Contractors Contingent Liability Contractual Liability Health & Safety at Work Act 1974 		<ul style="list-style-type: none"> Ownership of buildings not insured under Section 1 – The Structure Ownership of land unless we have agreed to provide cover Excluding manual work away from Premises (other than collection or delivery) Injury or damage arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given

Section 3: Public Liability – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> Data Protection Act 1998 Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000) 		<ul style="list-style-type: none"> Goods which You supply, install, erect, repair or treat Cost of rectifying or replacing defective work Pollution or contamination other than caused by a sudden identifiable and unintended and unexpected incident Damage to anything supplied, installed or erected by You if such Damage is attributable to any defect therein

Optional Cover

Section 4: Rent Receivable

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" basis with the option to include "Accidental Damage" including:</p> <p>Loss of:</p> <ul style="list-style-type: none"> Rent Additional Expenditure and Outstanding Debit Balances <p>Subsidence is available as an option in most cases</p>	<ul style="list-style-type: none"> Boiler Explosion Prevention of Access Loss of Book Debts Public Utilities Professional Accountants' Charges Automatic Rent Review – maximum 100% increase Subrogation Waiver against Parent or Subsidiary Companies and Tenants Contingency Rent Extensions for Landlords' Protection Denial of Access Loss of Attraction 	<ul style="list-style-type: none"> Reinstatement of Sum Insured following a loss First Financial Year Payment on Account Unoccupied Buildings 	<ul style="list-style-type: none"> As shown under Section 1: The Structure and Section 2: Landlords Contents

Standard Cover

Section 5: Glass and Sanitary Ware

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" cover on Glass, Sanitary Ware and Shop Front Glass at the Premises for which You are responsible 	<ul style="list-style-type: none"> Reasonable cost of boarding up Damage to frames or framework following breakage of Glass Removal/replacement of fixtures to effect replacement of glass Replacement of foil lettering, painting of glass, etc. Accidental damage to goods following breakage of glass in display windows 		<p>Damage arising out of:</p> <ul style="list-style-type: none"> Fire, Lightning or Explosion Removal or installation or repairs or alterations carried out at the Premises Theft unless theft is covered under Section 1 or 2 Damage in any portion of Vacant or Disused Buildings

Optional Cover

Section 6: Employers Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Legal liability to pay damages and associated legal costs in respect of death, disease or illness caused to employees Indemnity limit £10 million (inclusive of legal costs), unless otherwise shown in the Schedule 	<ul style="list-style-type: none"> Health & Safety at Work Act 1974 Compensation for Court Attendance connected to a claim (£500 per day for partner/director and £250 for each employee) Unsatisfied Court Judgements Additional Persons Insured Injuries to Working Partners Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000) 	<ul style="list-style-type: none"> Right of Recovery – indemnity is in accordance with any law relating to compulsory insurance of legal liability to employees (but you will repay to us all sums paid which we would not have been liable to pay but for the provisions of such law) 	<ul style="list-style-type: none"> Bodily injury to employees (other than the driver) from being in or on any vehicle where injury results from use by you of a vehicle whilst on the road under the terms of Part VI of the Road Traffic Act 1988 Visits or work on any offshore rig or platform

Optional Cover

Section 7: Personal Accident

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Benefits for named people suffering bodily injury resulting in:</p> <ul style="list-style-type: none"> • Death • Loss of limbs or sight • Permanent total disablement • Temporary total disablement <p>Up to the benefits for each item shown on the schedule</p>		<p>Benefits are limited in certain circumstances</p> <ul style="list-style-type: none"> • You or any partner, director or employee must be aged not less than 16 years or more than 75 years • All information/evidence required will be furnished at your expense • Change in Circumstances 	<ul style="list-style-type: none"> • Flying other than as passenger on a bona fide airline • Winter sports and other hazardous pursuits • Illness or disease or gradually operating cause • Influence of alcohol or non-prescribed drugs • Self-injury, provoked assault, fighting or wilful exposure to needless peril • Any pre-existing physical or mental condition

Optional Cover

Section 8: Commercial Legal Expenses

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Landlord Legal Expenses Pays for legal costs incurred with our agreement up to £250,000 in connection with:</p> <ul style="list-style-type: none"> • Employment disputes and Compensation awards • Legal defence • Property protection • Personal injury • Debt Recovery • Statutory licence appeal • Tenancy disputes (You as a tenant) • Eviction of squatters • Contract disputes • Rent recovery • Tax protection • Repossession • Dilapidations <p>The following element of cover is only available if states as operative in the schedule for a residential property;</p> <p>Rent Guarantee</p> <ul style="list-style-type: none"> • Pays your rent arrears while your tenant or ex-tenant is still occupying your property. It also covers 50% of your rent arrears, up to 3 months or until the property is re-let whichever happens first, if your property needs damage repaired in order to be re let <p>Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on Our behalf</p>		<ul style="list-style-type: none"> • You need to inform DAS of any claims within 180 days of the date you should have known about the incident you wish to claim for • DAS need to have agreed the legal action you want to take • You must tell DAS if anyone offers to settle a claim and mustn't negotiate or agree to any settlement without DAS's agreement in writing • For Dilapidation claims, prior to the tenancy beginning and after the tenancy has finished, a detailed inventory, which notes the condition of all items on the inventory is prepared by You <p>For Repossession claims, you need to:</p> <ul style="list-style-type: none"> • where appropriate, serve all statutory and contractual notices correctly on the tenant <p>For Rent Recovery claims:</p> <ul style="list-style-type: none"> • if you accept payment (or part payment) of rent arrears from the tenant, You must be able to provide proof that You have warned the tenant that it does not prevent You taking further action against them under this Policy • where the tenant is a limited company, You must first seek advice from the Appointed Representative before accepting payment of rent arrears <p>For Rent Guarantee:</p> <ul style="list-style-type: none"> • you need to have: • obtained satisfactory references before the tenancy started, from a licensed referencing service for each tenant that signs the rental agreement and guarantor • all properties must be let under an assured shorthold tenancy, a short assured tenancy or an assured tenancy (these are all defined by the Housing Act 1988 or the Housing (Scotland) Act 1988) or the Private Tenancies Order 2006 in Northern Ireland • DAS need to have accepted your claim for Repossession 	<ul style="list-style-type: none"> • Civil claims and appeals which DAS or a preferred law firm, or tax consultancy on DAS behalf, decide have a less than 51% chance of succeeding • Expenses incurred before DAS have accepted your claim • Fines and compensation you're ordered to pay, other than compensation for Insured Incidents Employment disputes and Legal defence • The first £500 of any contract dispute claim where the amounting dispute exceeds £5,000 • Total payments for compensation awards of more than £1m during the term of the policy • Employment disputes which started within 90 days of the section start date <p>Personal injury claims due to:</p> <ul style="list-style-type: none"> • an illness or injury which develops gradually • psychological injury or mental illness unless it follows a specific or sudden accident that's caused physical bodily injury • Clinical negligence <ul style="list-style-type: none"> • An amount in dispute relating to dilapidations not exceeding £1,000 • Any disagreement with your tenant(s) which first started within 90 days of this section start date and the tenancy agreement started before the section start date • Claims for rent recovery where the rent has not been overdue for at least one calendar month <p>Rent Guarantee claims for:</p> <ul style="list-style-type: none"> • Rent arrears for commercial premises or mixed commercial and residential premises. • Rent arrears where the property is let to unemployed tenants(DSS) • Rent Arrears for any Premises in the Isle of Man and Channel Islands

Optional Cover

Section 9: Terrorism

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Terrorism 		<ul style="list-style-type: none"> Treasury issues certificate certifying that any Damage was caused by Terrorism Conditions or terms which provide for adjustments of premium based on declarations on expiry of the period of insurance shall not apply to Terrorism insurance Any Long Term Agreement applying to this Policy shall not apply to Terrorism insurance 	<ul style="list-style-type: none"> Cover will not extend to include the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987 Riot or Civil Commotion, War, Invasion, Act of Foreign Enemy Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power Any loss or consequential loss from any Nuclear Installation or nuclear Reactor Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack, (as well as any Financial Loss associated) Damage to residential property insured in the name of a private individual from the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, ionising radiation or contamination by radioactivity or from the combustion of any radioactive material, chemical and/or biological and/or radiological irritants contaminants or pollutants

Policy Extensions

Extension 1: Equipment Breakdown

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Equipment Breakdown <p>The insurance by Sections 1 and 2 (if operative) of the Policy is extended to include cover for direct physical Damage caused to Covered Equipment resulting from an Accident</p>	<ul style="list-style-type: none"> Contamination by a Hazardous Substance – up to £10,000 in any one period of insurance Computer Equipment – up to £250,000 Costs incurred in reinstating data – up to £25,000 in any one period of insurance Increased cost of working – up to £25,000 Rent receivable – up to £30,000 Perishable Goods – up to £15,000 for frozen and chilled foodstuffs and up to £5,000 for any other perishable good for any one Accident Expediting Expenses – up to £20,000 for any one Accident Cost of hire charges for hiring a substitute item during the period of repair – up to £5,000 for any one accident Loss caused by an accident to storage tanks or water tanks – up to £7,500 for any one Accident Damage to Own Surrounding property resulting from explosion or collapse of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel – up to £1,000,000 arising out of one original cause 	<ul style="list-style-type: none"> Precautions: You will exercise due diligence in: <ul style="list-style-type: none"> Complying with any statute or order Ensuring that insured items are properly maintained and used in accordance with manufacturer's recommendations and in taking reasonable precautions to prevent loss or damage Back Up Records 	<ul style="list-style-type: none"> A hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel; or an insulation breakdown test of any type of electrical equipment Any defect, virus, loss of data or other situation within Media Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions Damage recoverable under a maintenance agreement or any warranty or guarantee Delay in resuming operations resulting from the need to reconstruct or re-input data or programs on Media Excess

General Conditions

<ul style="list-style-type: none">• Fair Presentation of Risk• Reasonable Precautions	<ul style="list-style-type: none">• Change of Risk or Interest	<ul style="list-style-type: none">• Cancellation• Instalments	<ul style="list-style-type: none">• Choice of Law• Contracts (Rights of Third Parties) Act 1999
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Claims Conditions

<ul style="list-style-type: none">• Action by You• Our Rights	<ul style="list-style-type: none">• Fraudulent Claims• Conditions Precedent	<ul style="list-style-type: none">• Subrogation• Other Insurances	<ul style="list-style-type: none">• Arbitration• Excesses
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General Exclusions

<ul style="list-style-type: none">• War, Government Action and Terrorism• Sonic Bangs	<ul style="list-style-type: none">• Radioactive Contamination• Pollution or Contamination	<ul style="list-style-type: none">• Date Recognition	<ul style="list-style-type: none">• Computer Virus and Hacking
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Other features

Direct Line for Business Legal Documents service

This service provides unlimited free access to the following on your policy:

• Legal documents

Online access to a large library of customisable legal documents, including tenancy agreements, deposit protection scheme notices, and letters and forms relating to possession proceedings

• Legal document review

Solicitors to check and, if necessary, amend the documents you create using the system, for extra peace of mind

• Law guides

Extensive jargon-free online guides to landlord laws (covering England, Wales, Scotland and Northern Ireland)

To get started, www.directlineforbusiness.co.uk/legaldocs

24 hour business assistance services:

Helpline services:

- Legal Advice Service – Access to a team of lawyers for confidential advice on any commercial legal problem affecting the business. (supplied by DAS Legal Expenses Insurance Company Ltd on Our behalf)
- Business Assistance – Following an unforeseen emergency affecting the business premises which causes damage or potential danger, DAS will contact a suitable contractor or repairer to arrange assistance. All costs of the assistance provided will not be paid by DAS. (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf)
- Health and Medical Information Service – Advice and assistance from a team of qualified nurses on general health issues and well being. This service does not diagnose. (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf)
- Counselling – A confidential counselling service over the phone for any employee and their immediate family, including referral to relevant voluntary or professional services. All costs of the referral services provided will not be paid by DAS. (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf)
- Emergency Glazing and Security Assistance Helpline – rapid call outs for any glazing or door and window security problems (supplied by Glassolutions on Our behalf)

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs, please call us to cancel your policy, within 14 days of receiving your policy documents or the start date of the policy

If you would like a Braille, large print or audio version of your documents, please let us know.

Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales, Company No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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(whichever is later). We will refund any premium you have paid in full providing that you have not made any claim. If you cancel your policy after that time, you will receive a pro rata refund less an administration fee, providing that you have not made any claim during the current period of insurance. The administration fee will be one twelfth of the annual premium up to a maximum chargeable amount of £50 plus the Insurance Premium Tax applicable to the chargeable amount.

How to make a claim

To notify us of a claim in the first instance please telephone **0345 303 1753**.

How to complain

To complain, please call us on **0800 051 0538** or **01239 636 082**. If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation. If you wish to write, then please address your letter to:

- *Claims complaints to the Technical Operations Manager at the address shown on your claims documentation*
- *All other complaints to the Customer Relations Team, Direct Line for Business, Churchill Court, Westmoreland Road, Bromley BR1 1DP*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (Telephone number **0800 023 4567** or **0300 123 9123**).

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Details of Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

direct line
for business

