



**Direct Line<sup>®</sup>**

**LANDLORD  
INSURANCE  
POLICY  
SUMMARY**

**WE'RE ON IT**

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## Important Information

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

The Landlord policy is underwritten by U K Insurance Limited, an Insurance Undertaking, 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.

### 24 hour business assistance services

- **Legal Advice Service** – Access to a team of lawyers for confidential advice on any commercial legal problem affecting the business. Where specialist advice is needed this is available 9am to 5pm, Monday to Friday excluding public and bank holidays. (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 all medically qualified on general health issues and well being is available 9am to 5pm, Monday to Friday excluding public and bank holidays. 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 aged 18 or over (extends to include 16 or 17 year olds if they are in full-time employment), 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 our approved supplier panel on Our behalf).

## Policy Summary

The core cover of this product meets the demands and needs of those who require cover for buildings they own, and / or contents, and for claims made against them for injury or property damage made by tenants, visitors, on members of the public.

The optional Personal Accident cover meets the demands and needs of those who need compensation if anyone working in the business between the ages of 16 and 75 has an accident, whether it occurs in a business or personal capacity, resulting in death, or temporary or permanent total disablement.

The optional Legal Expenses cover meets the Demands and Needs of those who need cover for legal costs up to £250,000 for things like contract disputes with suppliers, debt recovery, property protection, repossession and eviction of squatters, rent recovery and legal defence of criminal prosecutions relating to your business. The cover can be extended with optional Rent Guarantee cover for Residential properties to cover non payment of the rent by your tenants whilst they are still in the property.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us. You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Update us if there are changes to the information provided.

## Section 1: The Structure

Cover	Extensions included as standard	Conditions	Exclusions
<p>Available on “Specified Contingencies” basis with the option to include “Accidental Damage” for:</p> <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Landlords’ fixtures and fittings</li> <li>• Walls, gates, fences, patios, terraces, drives, yards, car parks, car ports, roads, pavements, underground pipes and cables</li> <li>• Shop fronts and all fixed glass therein, blinds and fitments</li> <li>• Leaseholders fixtures and fittings covering permanent internal fixtures and fittings, kitchen(s), bathroom(s), internal doors including door furniture owned and provided by the leaseholder and not insured by any buildings insurance policy</li> </ul> <p>Subsidence is available as an option in most cases</p>	<ul style="list-style-type: none"> <li>• Accidental Damage to underground service pipes and cables</li> <li>• Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the Buildings Sum Insured</li> <li>• Public authorities</li> <li>• Professional fees reasonably incurred in the repair or reinstatement of the Premises</li> <li>• Capital Additions– up to 20% of Sum Insured or £2,000,000 whichever is less</li> <li>• Removal of Debris</li> <li>• Damage by Emergency Services – up to £25,000 in respect of any one claim</li> <li>• Contracting Purchaser’s Interest</li> <li>• Trace and Access – up to £25,000 in respect of any one claim</li> <li>• Subrogation</li> <li>• Waiver against Parent or Subsidiary Companies, Tenants and Lessees</li> <li>• Workmen permitted to undertake certain alterations</li> <li>• Mortgage – interests of mortgagees, freeholders or lessors protected following increased risk</li> <li>• Drain clearance costs</li> <li>• Fire extinguishment and Alarm Resetting Expenses</li> <li>• Additional sprinkler upgrade costs</li> <li>• Loss of metered water and heating oil – up to £25,000 in any period of insurance</li> <li>• Unauthorised use of Electricity, Gas or Water – up to £25,000 in respect of any one claim</li> <li>• Alternative accommodation costs whilst the Building is uninhabitable up to the Sum Insured for 24 months from the date of damage</li> <li>• Fly Tipping up to £25,000 in respect of any one claim</li> <li>• Removal of Nests up to £2,500 in respect of any one claim</li> <li>• Further Investigation Expenses Tree Felling or Lopping up to £1,500 any one claim</li> <li>• Removal of Tenants’ Debris up to £25,000 in respect of any one claim</li> <li>• Temporary Removal of parts of the Premises for repair or cleaning</li> <li>• Loss of or Duplication of Keys up to £15,000</li> </ul>	<ul style="list-style-type: none"> <li>• Index Linking</li> <li>• Designation</li> <li>• Reinstatement of Sum Insured following a loss</li> <li>• Excess – as per schedule</li> <li>• Roof Condition</li> <li>• Subsidence</li> <li>• Unoccupancy Condition</li> <li>• Illegal Cultivation of Drugs</li> </ul>	<ul style="list-style-type: none"> <li>• Various Exclusions apply to Vacant or Disused Premises</li> <li>• Malicious Damage and Theft or Attempted Theft by employees, tenants and other persons lawfully in the Premises</li> <li>• Damage caused by illegal cultivation, harvesting or processing by any other method of drugs at the Premises unless the illegal cultivation of drugs condition is complied with.</li> <li>• Damage caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland</li> <li>• Damage to gates and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees</li> <li>• 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</li> <li>• Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level</li> <li>• Damage caused by bursting of a boiler due to steam pressure other than in respect of engineering Damage</li> <li>• Property more specifically insured</li> <li>• Damage to glass and sanitary ware or shop front glass as defined under Sub Sections 1 and 2 of Section 5 – other than by Fire, Lightning or Explosion</li> <li>• 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</li> <li>• Wear and tear, the action of light</li> <li>• Vermin or insects</li> <li>• Subsidence, landslip or ground heave</li> <li>• Corrosion, wet or dry rot, marring or scratching</li> <li>• Normal settlement or bedding down of new structures</li> <li>• Inherent vice, latent defect, gradual deterioration</li> <li>• Faulty or defective workmanship</li> <li>• Collapse or cracking of Buildings</li> </ul>

## Section 1: The Structure (continued)

Cover	Extensions included as standard	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>Emergency Access: Damage caused by the police to gain access up to a maximum £5,000 any one period of insurance.</li> </ul>		<ul style="list-style-type: none"> <li>Excludes damage to walls, ceilings, concrete flooring and floorboards, external doors and windows, pipes, cables and services under Leaseholder's fixtures and fittings</li> <li>Excludes emergency access due to criminal investigations or as a result of unlawful activities under Emergency Access</li> </ul> <p><b>Subsidence, ground heave and landslip</b> (if selected)</p> <ul style="list-style-type: none"> <li>Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building</li> <li>Damage which originated prior to inception of cover</li> <li>Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises</li> <li>Damage resulting from groundworks or excavation at the same premises</li> </ul> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>The normal settlement or bedding down of new structures</li> <li>The settlement or movement of made-up ground</li> <li>Coastal or river erosion</li> <li>Defective design or workmanship or the use of defective materials</li> <li>Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe</li> </ul>

## Section 2: Landlords Contents

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

### Section 3: Public Liability

Cover	Extensions included as standard	Conditions	Exclusions
<p>Legal liability to pay damages and associated costs in respect of:</p> <ul style="list-style-type: none"> <li>Accidental death, disease or illness</li> <li>Damage to material property</li> <li>Obstruction, trespass, nuisance or interference with air, light, water or way</li> <li>Wrongful arrest, detention, imprisonment or eviction, malicious prosecution or invasion of privacy</li> </ul> <p>Indemnity limit as shown in the Schedule</p> <ul style="list-style-type: none"> <li>Territorial Limits <ul style="list-style-type: none"> <li>The United Kingdom, the Channel Islands and the Isle of Man</li> <li>Elsewhere in the world for visits in connection with the Business undertaken by You or any of Your directors or Employees normally resident in The United Kingdom, the Channel Islands and the Isle of Man, in respect of the performance of non-manual work (see also Worldwide Personal Liability Extension)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Motor Contingent Liability</li> <li>Defective Premises Act 1972</li> <li>Compensation for Court Attendance connected to a claim (up to £500 per day for partner/director and £250 for each employee)</li> <li>Additional Persons Insured</li> <li>Worldwide Personal Liability</li> <li>Contractors Contingent Liability</li> <li>Contractual Liability</li> <li>Health &amp; Safety at Work Act 1974</li> <li>Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000 any one period of insurance)</li> <li>Data Protection Legislation 2018</li> </ul>		<ul style="list-style-type: none"> <li>Ownership of buildings not insured under Section 1 – The Structure</li> <li>Accidental Bodily Injury, Damage or any loss or expense whatsoever resulting or arising therefrom or any other costs directly or indirectly caused by such loss, destruction or damage, or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the illegal cultivation, harvesting or processing by any other method of drugs at the Premises unless the illegal cultivation of drugs condition is complied with.</li> <li>Ownership of land unless we have agreed to provide cover</li> <li>Excluding manual work away from Premises (other than collection or delivery or the erection or dismantling of estate agency boards and signs)</li> <li>Injury or damage arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space</li> <li>Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>Goods which You supply, install, erect, repair or treat</li> <li>Cost of rectifying or replacing defective work</li> <li>Pollution or contamination other than caused by a sudden identifiable and unintended and unexpected incident</li> <li>Damage to anything supplied, installed or erected by You If such Damage is attributable to any defect therein</li> </ul>

### Section 4: Rent Receivable (optional cover)

Cover	Extensions included as standard	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"> <li>Rent</li> <li>Additional Expenditure and Outstanding Debit Balances</li> </ul> <p>Subsidence is available as an option in most cases</p>	<ul style="list-style-type: none"> <li>Boiler Explosion</li> <li>Prevention of Access</li> <li>Loss of Book Debts</li> <li>Professional Accountants’ Charges</li> <li>Automatic Rent Review – limit 100% increase</li> <li>Subrogation Waiver against Parent or Subsidiary Companies and Tenants</li> <li>Contingency Rent Extensions for Landlords’ Protection in respect of: <ul style="list-style-type: none"> <li>Denial of Access</li> <li>Disease (as specified in the Policy), Vermin, Defective Sanitary Arrangements, Murder and suicide</li> <li>Failure of Utilities</li> </ul> </li> <li>Loss of Attraction</li> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of Sum Insured following a loss</li> <li>First Financial Year</li> <li>Payment on Account</li> <li>Unoccupied Buildings</li> </ul>	<p>As shown under Section 1 – The Structure and Section 2 – Landlords Contents</p>

## Section 5: Glass and Sanitary Ware (optional cover)

Cover	Extensions included as standard	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• “All Risks” cover on Glass, Sanitary Ware and Shop Front Glass at the Premises for which You are responsible</li> </ul>	<ul style="list-style-type: none"> <li>• Reasonable cost of boarding up</li> <li>• Damage to frames or framework following breakage of Glass</li> <li>• Removal/Replacement of fixtures to effect replacement of glass</li> <li>• Replacement of foil lettering, painting of glass, etc.</li> <li>• Accidental damage to goods following breakage of glass in display windows</li> </ul>	<ul style="list-style-type: none"> <li>• Illegal Cultivation of Drugs</li> </ul>	<p>Damage arising out of:</p> <ul style="list-style-type: none"> <li>• Fire, Lightning or Explosion</li> <li>• Damage caused by illegal cultivation, harvesting or processing by any other method of drugs at the Premises unless the illegal cultivation of drugs condition is complied with.</li> <li>• Removal or installation or repairs or alterations carried out at the Premises</li> <li>• Theft unless theft is covered under Section 1 or 2</li> <li>• Damage in any portion of Vacant or Disused Buildings</li> </ul>

## Section 6: Employers Liability (optional cover)

Cover	Extensions included as standard	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Legal liability to pay damages and associated legal costs in respect of death, disease or illness caused to employees.</li> <li>• Indemnity limit £10 million (inclusive of legal costs), unless otherwise shown in the Schedule.</li> <li>• Territorial Limits <ul style="list-style-type: none"> <li>– The United Kingdom, the Channel Islands and the Isle of Man</li> <li>– Elsewhere in the world for visits in connection with the Business undertaken by You or any of Your directors or Employees normally resident in The United Kingdom, the Channel Islands and the Isle of Man, in respect of the performance of non manual work</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Health &amp; Safety at Work Act 1974</li> <li>• Compensation for Court Attendance connected to a claim (£500 per day for partner/director and £250 for each employee)</li> <li>• Unsatisfied Court Judgements</li> <li>• Additional Persons Insured</li> <li>• Injuries to Working Partners</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1,000,000 any one period of insurance)</li> <li>• Cross Liabilities</li> </ul>	<ul style="list-style-type: none"> <li>• 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)</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Visits or work on any offshore rig or platform</li> </ul>

## Section 7: Personal Accident (optional cover)

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

## Section 8: Commercial Legal Expenses (optional cover)

Cover	Extensions included as standard	Conditions	Exclusions
<p><b>Landlord Legal Expenses</b></p> <p>Pays for legal costs incurred with our agreement up to £250,000 in connection with:</p> <ul style="list-style-type: none"> <li>• Employment disputes and Compensation awards</li> <li>• Legal defence</li> <li>• Property protection</li> <li>• Personal injury</li> <li>• Debt Recovery</li> <li>• Statutory licence appeal</li> <li>• Tenancy disputes (You as tenant)</li> <li>• Eviction of squatters</li> <li>• Contract disputes</li> <li>• Rent recovery</li> <li>• Tax protection</li> <li>• Repossession</li> <li>• Dilapidations and Maintenance</li> </ul> <p>The following element of cover is only available if states as operative in the schedule for a residential property;</p> <ul style="list-style-type: none"> <li>• Rent Guarantee</li> <li>• Pays your rent arrears while your tenant or ex-tenant is still occupying your property up to a maximum of 12 months for any one claim. 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.</li> <li>• Territorial Limits <ul style="list-style-type: none"> <li>– For Legal defence Insured Incidents (excluding 5 Statutory Notice Appeals), and H Personal injury: For</li> <li>– The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</li> <li>– For Rent guarantee Insured Incidents the United Kingdom of Great Britain and Northern Ireland</li> <li>– For all other Insured Incidents the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands</li> </ul> </li> </ul> <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"> <li>• 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</li> <li>• DAS need to have agreed the legal action you want to take</li> <li>• 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</li> <li>• 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</li> </ul> <p>For Repossession claims, you need to:</p> <ul style="list-style-type: none"> <li>• where appropriate, serve all statutory and contractual notices correctly on the tenant</li> </ul> <p>For Rent recovery claims:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• where the tenant is a limited company, You must first seek advice from the Appointed Representative before accepting payment of rent arrears</li> </ul> <p>For Rent guarantee: You need to have:</p> <ul style="list-style-type: none"> <li>• obtained satisfactory references before the tenancy started, from a referencing service for each tenant that signs the rental agreement and guarantor</li> <li>• all properties must be let under <ul style="list-style-type: none"> <li>– an assured shorthold tenancy or</li> <li>– assured tenancy under the Housing Act 1988; or</li> <li>– a standard contract under the Renting Homes (Wales) Act 2016; or</li> <li>– an assured tenancy or short assured tenancy under the Housing (Scotland) Act 1988: or</li> <li>– a private residential tenancy under the Private Housing (Tenancies) (Scotland) Act 2016; or</li> <li>– a private residential tenancy to which the Private Tenancies (Northern Ireland) Order 2006 applies; or</li> <li>– any equivalent tenancy agreement created due to any amending legislation in the future applying to this definition.</li> </ul> </li> <li>• DAS need to have accepted your claim for Repossession</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Expenses incurred before DAS have accepted your claim</li> <li>• Fines and compensation you're ordered to pay, other than compensation for Insured Incidents Employment disputes and Legal defence</li> <li>• The first £500 of any contract dispute claim where the amounting dispute exceeds £5,000</li> <li>• Total payments for compensation during any one period on insurance</li> <li>• awards of more than £1m in the aggregate</li> <li>• Employment disputes which started within 90 days of this Section start date</li> <li>• Personal injury claims due to: <ul style="list-style-type: none"> <li>– an illness or injury which develops gradually</li> <li>– psychological injury or mental illness unless it follows a specific or sudden accident that's caused physical bodily injury</li> <li>– Clinical negligence</li> </ul> </li> <li>• An amount in dispute relating to dilapidations exceeding £1,000</li> <li>• Any disagreement with your tenant(s) which first started within 90 days of this Section start date and the tenancy agreement started before the start of this Section.</li> <li>• Claims for rent recovery where the rent has not been overdue for at least one calendar month</li> </ul> <p>Rent guarantee claims for:</p> <ul style="list-style-type: none"> <li>• Rent Arrears for commercial premises or mixed commercial and residential premises</li> <li>• Rent Arrears where the property is let as a Holiday Home /or a Short Term Let</li> <li>• Rent Arrears for any Premises in the Isle of Man and Channel Islands</li> <li>• Any claim for Rent Arrears which accrue during a period where any legislation, government or court guidance, court systems or court rules result in any or part of the possession proceedings relating to the Let Property being halted or delayed; or where any court action for possession of the Let Property is prevented from being started.</li> <li>• Any Rent Arrears or any rent deferred prior to the start of this Section, and any reduction in rent agreed at any time.</li> </ul>

## Section 9: Terrorism (optional cover)

Cover	Extensions included as standard	Conditions	Exclusions
<ul style="list-style-type: none"><li>• Terrorism<ul style="list-style-type: none"><li>– Damage to the Property insured under this Policy and loss consequent on interruption to or interference with the Business</li><li>– Non-Damage Business Interruption as insured by this Policy in England, Wales or Scotland caused by or resulting from an Act of Terrorism</li></ul></li><li>• Provided that Our liability will not exceed in any one Period of Insurance:<ul style="list-style-type: none"><li>– in all the total Sum Insured; or</li><li>– for any item its sum insured or any other stated limit of liability stated in the Schedule or elsewhere in the Policy, whichever is the less</li></ul></li></ul>		<ul style="list-style-type: none"><li>• Indemnity is subject to:<ul style="list-style-type: none"><li>– HM Treasury has certified that an event or events have been an Act of Terrorism; or</li><li>– a Tribunal constituted under the terms of Schedule 3 to a Retrocession Agreement between Pool Reinsurance Company Ltd and HM Treasury has determined that any Damage was caused by an Act of Terrorism</li></ul></li><li>• Conditions or terms which provide for adjustments of premium based on declarations on expiry of the period of insurance will not apply to Terrorism insurance</li><li>• Any Long Term Agreement applying to this Policy shall not apply to Terrorism insurance</li></ul>	<ul style="list-style-type: none"><li>• Cover excludes the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987</li><li>• 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</li><li>• Any loss or consequential loss from any Nuclear Installation or Nuclear Reactor</li><li>• Damage to or the destruction of any Computer System or any alteration, modification, distortion, erasure or corruption of Data, whether Your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack</li><li>• Cover is provided for certain losses caused by remote digital interference (cyber terrorism) but nation state cyber terrorism is excluded</li><li>• Damage to any Residential Property insured in the name of a Private Individual</li></ul>



## Section 10: Landlord Emergency (optional cover)

Cover	Extensions included as standard	Conditions	Exclusions
<ul style="list-style-type: none"><li>Carry out a temporary repair (or permanent repair if this is no more expensive) or to take other reasonable action to assist or gain access to the Insured Property under the insured incidents for private residence(s) used for domestic purposes only with 12 or less bedrooms</li><li>Emergency Assistance Limit – not exceeding the limit shown on the schedule for each insured incident</li><li>Territorial Limits – United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands</li><li>Insured Incidents<ul style="list-style-type: none"><li>Roof damage - any damage to the roof of the Insured Property where internal damage has been caused or is likely</li><li>Plumbing and drainage – Damage to, or blockage or leaking of the drains or plumbing system that You are responsible for in the Insured Property</li><li>Heating failure of the main heating system in the Insured Property</li><li>Power supply failure of the domestic electricity or gas supply at the Insured Property</li><li>Toilet unit - Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of any toilet in the Insured Property whether or not there are other working toilets</li><li>Property security – Damage to key operated internal lockable doors to access each Tenant(s) or Guest(s) exclusive room in shared occupancy residence(s), or external doors, windows or locks resulting in the Insured Property becoming insecure</li><li>Keys – the only available set of keys to the Insured Property is lost, stolen or damaged and the Insured Person cannot replace them, or gain access to each Tenant(s) or Guest(s) exclusive room in shared occupancy residence(s) or to the Insured Property</li></ul></li><li>Vermin – An infestation by Vermin in the Insured Property which prevents the use of the loft or one or more rooms in the Insured Property Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on Our behalf</li></ul>	<ul style="list-style-type: none"><li>Hotel Accommodation – room only costs up to £300 including VAT if the Insured Property is uninhabitable following an insured incident</li></ul>	<ul style="list-style-type: none"><li>Insured Person to complete inspections and maintain the Insured Property where necessary and follow manufacturer's recommendations of services of fittings are followed</li><li>Insured Person to take reasonable steps to avoid claims and incurring unnecessary costs</li></ul>	<ul style="list-style-type: none"><li>Assistance costs (including parts and materials) which exceed the Emergency Assistance Limit shown on the schedule (not including hotel accommodation costs)</li><li>Walls, gates, hedges, fences, sheds or anything outside of the boundary of the Insured Property</li><li>Any claim where the Insured Property is left unoccupied for 60 or more consecutive days</li><li>Any claim following an insured incident relating to an Insured Property which has been added mid-term, where the insured incident arises during the first 7 days of their addition</li><li>Costs you incur before DAS have agreed to cover the Insured Person's claim</li><li>Claims relating to normal day to day property maintenance</li><li>Claims relating to shared roofs or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of the Insured Property</li><li>The costs or any contribution towards the costs of replacing a boiler, storage heater or any other heating or domestic appliance</li><li>Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it</li><li>Damage caused where it is necessary to gain access to carry out repairs</li><li>Leaks which have not caused or are unlikely to cause damage to the Insured Property</li><li>Plumbing and drainage claims relating to rainwater drains, soakaways, septic tanks, cesspits or fuel tanks</li><li>Heating failure claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems</li><li>Power supply failure claims relating to a failure of the mains supply Claims relating to damage to or failure of doors, windows or locks if the Insured Property remains secure</li><li>Costs incurred where the DAS contractor has attended at an agreed time, but nobody aged 18 or over was at the Insured Property</li></ul>

## Policy Extensions

### Extension 1: Equipment Breakdown

Cover	Extensions included as standard	Conditions	Exclusions
<p><b>Equipment Breakdown</b></p> <ul style="list-style-type: none"><li>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</li></ul>	<ul style="list-style-type: none"><li>Contamination by a Hazardous Substance – up to £10,000 in any one period of insurance</li><li>Computer Equipment – up to £250,000</li><li>Costs incurred in reinstating data – up to £25,000 in any one period of insurance</li><li>Increased cost of working – up to £25,000</li><li>Rent receivable – up to £30,000</li><li>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</li><li>Expediting Expenses – up to £20,000 for any one Accident</li><li>Cost of hire charges for hiring a substitute item during the period of repair – up to £5,000 for any one accident</li><li>Loss caused by an accident to storage tanks or water tanks – up to £7,500 for any one Accident</li><li>Damage to Own Surrounding property resulting from explosion or collapse of any steam boiler, steam generator, economiser, super-heater, steam pipework or steam vessel – up to £1,000,000 arising out of one original cause</li></ul>	<p>Precautions: You will exercise due diligence in:</p> <ul style="list-style-type: none"><li>Complying with any statute or order</li><li>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</li><li>Back Up Records – back up original data at least every 7 days and take precautions so all data is stored safely</li></ul>	<p>A hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel; or an insulation breakdown test of any type of electrical equipment:</p> <ul style="list-style-type: none"><li>Loss or damage of any kind caused by a Cyber Event</li><li>Damage to data or Media caused by or resulting from programming error/ limitation, loss of data, loss of access, loss of use or loss of functionality</li><li>Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions</li><li>Damage recoverable under maintenance agreement or any warranty or guarantee</li><li>Delay in resuming operations resulting from the need to reconstruct or re-input data or programs on Media</li><li>Excess</li></ul>

## General Conditions

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- Fair Presentation of the Risk
- Reasonable Precautions
- Change of Risk or Interest
- Cancellation
- Sanctions, Prohibitions or Restrictions
- Instalments
- Choice of Law
- Contracts (Rights of Third Parties) Act 1999

## Claims Conditions

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- Action by You
- Our Rights
- Fraudulent Claims
- Conditions Precedent
- Subrogation
- Other Insurances
- Arbitration
- Excesses
- Professional Customer Representative

## General Exclusions

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- War, Government Action and Terrorism
- Sonic Bangs
- Radioactive Contamination
- Pollution or Contamination
- Date Recognition
- Infectious or Contagious Disease
- Computer Virus and Hacking
- Illegal Activities

## Further Information

### How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by instalments on a date selected by you.

### 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 (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

You can tell us about your claim by visiting our website. You can do this at any time by visiting [directlineforbusiness.co.uk/claims](http://directlineforbusiness.co.uk/claims)

Alternatively, you can call us on **0345 303 1753** (Monday to Friday, 8am to 6pm).

To make a claim under Section 8 – Commercial Legal Expenses, please phone DAS on **0345 878 5033** (24 hours a day, 7 days a week).

To make a claim under Section 10 – Landlord Emergency, please phone DAS on **0800 197 1016** (24 hours a day, 7 days a week).

### 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](http://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 website [www.fscs.org.uk](http://www.fscs.org.uk)

## Need to claim?

Need to make a claim, or find out if you can? Do it online.

You can do this at any time by scanning the QR code here or by visiting:

[directlineforbusiness.co.uk/claims](https://directlineforbusiness.co.uk/claims)



If you'd prefer to speak to us, you can call the telephone numbers below:

### General Claims

**0345 303 1753**

Monday to Friday, 8am to 6pm

### Commercial Legal Expenses Claims

included with Section 8

**0345 878 5033**

24 hours a day, 7 days a week

### Landlord Emergency Claims

included with Section 10

**0800 197 1016**

24 hours a day, 7 days a week



**Direct Line**<sup>®</sup>

**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 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.

**DLFB401 1023a**

## Can we help?

Find answers online by scanning the QR code below or by visiting:

[directlineforbusiness.co.uk/contact-us](https://directlineforbusiness.co.uk/contact-us)



**To make a change or to talk to us about your policy?**

**0345 303 1760**

Mon to Fri 8am to 6pm, Sat 9am to 3pm, Sun closed

**WE'RE ON IT**