



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 <p>Subsidence, ground heave and landslip (if selected)</p> <ul style="list-style-type: none"> 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>Legal Expenses up to the Indemnity Limit stated in the Schedule in relation to the following:</p> <ul style="list-style-type: none"> • Standard Cover • Legal Defence and Eviction of Squatters • Property Damage • Contract Disputes • Rent Recovery <p>Optional Extension</p> <ul style="list-style-type: none"> • Repossession including Hotel Expenses and Storage Costs <p>Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on Our behalf</p> | | <p>The following Conditions apply to Rent Recovery:</p> <ul style="list-style-type: none"> • If You accept payment (or part payment) of rent arrears from the tenant of the Location, 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 Lawyer before accepting payment of rent arrears <p>The following Conditions apply to Repossession:</p> <ul style="list-style-type: none"> • For both the Housing Act 1988 or the Housing (Scotland) Act 1988 and The Private Tenancies (Northern Ireland) Order 2006 You must give the tenant the correct notices telling him or her that You want possession of the Location • All posted pre-agent notices and pre-proceeding notices must be sent by recorded-delivery post <p>Section Conditions</p> <ul style="list-style-type: none"> • DAS can take over and conduct, in Your name, any claim or legal proceedings at any time • You are free to choose an appointed lawyer (by sending Us a suitably qualified person's name and address if: <ul style="list-style-type: none"> (i) We agree to start legal proceedings and it becomes necessary for a lawyer to represent Your interests in those proceedings; or (ii) there is a conflict of interest • We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this Section did not exist | <ul style="list-style-type: none"> • Any claim reported to DAS more than 90 days after the date You should have known about the Insured Incident • Any Costs and Expenses, Hotel Expenses or Storage Costs that are incurred before DAS agree to pay them • Any disagreement with Your tenant when the Date of Occurrence is within the first 90 days of the first Period of Insurance and the tenancy agreement started before the start of insurance cover under this Section • A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour has been made against You • Any claim relating to registering rents, reviewing rents, rent control, buying the freehold of the Location or any matter that relates to rent tribunals, rates tribunals, land tribunals, rent assessment committees and rent officers • Any claim relating to someone legally taking the Location from You, whether You are offered money or not, or restrictions or controls placed on the Location by any government or public or local authority unless the claim is for accidental physical damage caused by any of the above • Any claim relating to Subsidence, mining or quarrying • Judicial review • Fines, penalties, compensation or damages for which You are ordered to pay by a court or other authority |

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 RiskReasonable Precautions | <ul style="list-style-type: none">Change of Risk or Interest | <ul style="list-style-type: none">CancellationInstalments | <ul style="list-style-type: none">Choice of LawContracts (Rights of Third Parties) Act 1999 |
|--|--|--|--|

Claims Conditions

| | | | |
|--|--|--|--|
| <ul style="list-style-type: none">Action by YouOur Rights | <ul style="list-style-type: none">Fraudulent ClaimsConditions Precedent | <ul style="list-style-type: none">SubrogationOther Insurances | <ul style="list-style-type: none">ArbitrationExcesses |
|--|--|--|--|

General Exclusions

| | | | |
|--|--|--|--|
| <ul style="list-style-type: none">War, Government Action and TerrorismSonic Bangs | <ul style="list-style-type: none">Radioactive ContaminationPollution or Contamination | <ul style="list-style-type: none">Date Recognition | <ul style="list-style-type: none">Computer Virus and Hacking |
|--|--|--|--|

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.

DLFB401 0616

(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

