

Let Property Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: MIS Residential Let UK Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay for loss or damage to your let property home and/or landlords contents within.



What is insured?

Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Loss of rent
- ✓ Replacement door locks
- ✓ Fire brigade charges
- ✓ Public liability
- ✓ **Optional accidental damage**

Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Fire brigade charges
- ✓ Public liability
- ✓ **Optional accidental damage**



What is not insured?

- ✗ The excess as shown on your policy schedule
- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ General wear and tear or any other gradual deterioration, mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ Any contents belonging to you that are not left for the use of the tenant
- ✗ Valuables
- ✗ Contents outside the property



Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 60 days the following are excluded:
 - Escape of water
 - Theft or attempted theft
 - Malicious damage or vandalism
 - Accidental Damage
- ! The maximum we will pay for loss of rent is 20% of the sums insured
- ! The maximum we will pay for loss of metered water is £750
- ! The maximum we will pay for trace and access is £2,500
- ! The maximum we will pay for landlord contents in outbuilding is £500
- ! The maximum we will pay for public Liability is £2,000,000
- ! We will not pay for undamaged items that form part of a pair, set, or suite
- ! We will not pay more than the sums insured stated in your schedule



Where am I covered?

- ✓ Cover is offered for your let property within the United Kingdom



What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS
MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA
Telephone: 01 872 0179
Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.