



LANDLORDS LET  
PROPERTY INSURANCE

POLICY BOOKLET



CAVERE  
INSURANCE



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# Welcome to your Landlords Let Property Insurance Policy

Thank **you** for choosing Cavere Insurance for **your** Landlords Let Property Insurance **policy**.

## Your Insurers

This insurance is underwritten by Ageas Insurance Limited.

Registered Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Registered Number: 354568. FCA Number: 202039.

Ageas Insurance Limited and Cavere Limited are authorised and regulated by the Financial Conduct Authority.

Please take time to read the contents of this **policy** including how to make a claim. If **you** have paid the premium as shown in the **schedule**, **we** will agree to insure **you**, subject to the terms, conditions and any **endorsements** attaching to this **policy**, against loss or damage or legal liability **you** may incur for accidents or losses occurring during the **period of insurance** as shown in the **schedule**.

This **policy** and its **schedule** are important documents. Please keep them in a safe place in case **you** need to refer to them for any reason. If **you** do need to discuss any aspect of this **policy** then please call **your** agent who helped **you** complete this insurance or contact the **administrator**.

## Cancellation

**You** have 14 days from when **you** receive **your policy** documents or enter into this contract, whichever is later, to write to the **administrator** if **you** want to cancel **your policy**. This is known as a cooling-off period. If **you** cancel **your policy** during this time, provided no claims have been made or are pending, the **administrator** will refund any premium paid to date.

**You** may cancel **your policy** any time after the cooling-off period by writing to the **administrator**. As long as **you** have not made a claim the **administrator** will refund **you** any premium **you** have paid for the time that was left on **your policy**. **We** or the **administrator** can cancel this **policy** at any time by sending **you** 14 days notice in writing. The **administrator** will send the notice to the last known address they have for **you**. The **administrator** will refund any premium that **you** have paid for the time that was left on **your policy** as long as **you** have not made a claim. Any refund will be calculated in full calendar months remaining at the time of cancellation, part months cover will not attract a refund.

From time to time for commercial reasons the **administrator** may decide to change its chosen insurers. Any such change may take place at any time by the **administrator** cancelling the policy and transferring the insurance cover to a new insurer. The **administrator** will contact **you** not less than 21 days before **your** current insurance expires with details of the new proposed insurers and terms on which cover may be provided by the new insurer. Accordingly, in order to ensure continuity of **your** insurance **you** authorise the **administrator** to cancel **your** existing insurance and transfer **your** data to any new proposed insurer to provide **you** with the replacement cover. When contacting **you** with details of the new insurer and its offer of insurance for **your** consideration the **administrator** will explain how **you** may revoke this authority and provide details of how **you** may cancel this policy, if **you** do not wish to continue **your** policy with the new insurer.

## Governing Law

This **policy** shall be governed by and construed in accordance with the Law of England and Wales unless the policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

# Definitions

The following definitions have the same meaning wherever they appear in **your policy** or **schedule**.

## Accidental Damage

Sudden and unexpected damage occurring at a specific time and caused by external means.

## Administrator

This scheme of insurance is arranged and administered by Cavere Limited, registered number 06741789. Cavere Limited are the appointed agent of the underwriter for the purposes of administering premium collections and issuing premium refunds under this **policy**. Premiums are collected by Cavere Limited under a risk transfer agreement from the insurer. Cavere Limited is authorised and regulated by the Financial Conduct Authority, FRN 517325. Please note that all correspondence relating to this **policy** should be addressed to Cavere Limited, Unit 2 Horizon Court, Audax Close, Clifton Moor, York, YO30 4RB. Telephone: 01904 476096 Email: [policies@cavere.co.uk](mailto:policies@cavere.co.uk)

## Buildings

Used wholly or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **you** or for which **you** are legally responsible, all being situated at the address(es) in the **United Kingdom**.

## Consequential Loss

Indirect loss or damage resulting from the event which caused the claim under the **policy**.

## Endorsement

A specific term, condition or variation to the **policy**.

## Excess

The first amount of any claim for which **you** are responsible.

## Insurers / We / Us / Our

Ageas Insurance Limited, Registered Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered Number: 354568 FRN: 202039.

## Landlords Contents

Household goods and furnishings, appliances and aerials for which **you** are responsible and contained within the **buildings** but excluding **valuables**, wearing apparel and pedal cycles.

## Period of Insurance

The period stated in **your schedule** for which **we** agree to accept, provided the full premium has been paid to **us**.

## Policy

The **policy** incorporates the **policy** booklet, covers, terms, conditions and **endorsements** of **your** insurance contract with **us**.

## Property

The **buildings** at the address(es) stipulated in **your schedule**.

## Schedule

The document which provides specific details of the insurance cover in force.

### Sum Insured

The amount as shown in **your schedule** and being the most **we** will pay in the event of any claim on this **policy**.

### Tenancy Agreement

1. A **tenancy agreement** in writing made between **you** and the **tenant** which is an assured shorthold **tenancy agreement** within the meaning of the Housing Acts 1988 and 1996 or a Short Assured Tenancy or an Assured Tenancy as defined in the Housing (Scotland) Act 1988 or a **tenancy agreement** in which the **tenant** is a limited company. In Northern Ireland the Agreement between **you** and the **tenant** to let the **property** must not be a Protected Tenancy or a Statutory Tenancy within the meaning of the Rent (NI) Order 1978 nor a Protected Shorthold Tenancy within the meaning of Housing (NI) Order 1983 or a **tenancy agreement** in which the **tenant** is a limited company or a **tenancy agreement** or lease of a commercial premises; or
2. Any other residential tenancy.

### Tenant

A person occupying **your property** by virtue of a **tenancy agreement**.

### Uninsurable Risks

Wear and tear; depreciation; fungus; rot; vermin or insect damage; mechanical or electrical fault; process of cleaning; repairing; restoration; renovating; any gradually operating cause or process.

### United Kingdom

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

### Unoccupied

The **property** is deemed as **unoccupied** when it is not lived in by a **tenant**. Unoccupancy is deemed to start from the date the last **tenant** vacated the **property**, which may pre-date the inception of this cover.

### Valuables

Articles of precious metals, jewellery, watches, stamps, medals, money, photographic equipment, furs, curios, works of art and home computer equipment.

### You / Your / Yours

The person(s) as specified in the **schedule** or in the event of their death, their legally appointed representative.

## Section 1 - Buildings

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your buildings</b> against loss or damage caused by the following insured perils:</p> <p>1 Fire, smoke, explosion, lightning or earthquake.</p>	<p>Excluding:</p> <p>a) Loss or damage caused by smog, industrial or agricultural output.</p>
<p>2 Storm or flood</p>	<p>a) Loss or damage caused by frost.  b) Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.  c) Caused by rising water table levels.</p>
<p>3 Escape of water or oil from any fixed water or heating installation, apparatus and pipes.</p>	<p>a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  b) Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped.  c) Loss or damage caused by gradual emission.  d) The first £1,000 of every claim unless otherwise specified in <b>your schedule</b>.</p>
<p>4 Theft or attempted theft caused by violent and forcible entry or exit.</p>	<p>a) By any <b>tenant</b> or person lawfully on the <b>property</b>.  b) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  c) Loss or damage caused by deception unless deception is used solely to gain entry to <b>your property</b>.</p>
<p>5 Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.</p>	
<p>6 Riot, civil commotion, labour and political disturbances.</p>	
<p>7 Malicious damage or vandalism.</p>	<p>a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  b) By any <b>tenant</b> or person lawfully on the <b>property</b>.</p>

## Section 1 - Buildings (continued)

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p>We cover <b>your buildings</b> against loss or damage caused by the following insured perils:</p> <p>8 Subsidence, landslip or heave of the site upon which the <b>buildings</b> stand.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> <li>a) Loss or damage caused by erosion of the coast or riverbank.</li> <li>b) Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main <b>building</b> is damaged at the same time.</li> <li>c) Loss or damage caused by structural repairs, alterations, demolitions or extensions.</li> <li>d) Loss or damage arising from faulty or defective workmanship, designs or materials.</li> <li>e) Normal settlement, shrinkage or expansion.</li> <li>f) The first £1,000 of every claim unless otherwise specified in <b>your schedule</b>.</li> <li>g) Loss or damage that originated prior to the commencement of this insurance.</li> <li>h) Loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.</li> <li>i) Loss or damage to <b>buildings</b> caused by the action of chemicals with any material which forms part of the <b>buildings</b>.</li> </ul>
<p>9 Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p>	<ul style="list-style-type: none"> <li>a) Loss or damage caused by maintenance to trees.</li> <li>b) Loss or damage to gates and fences.</li> <li>c) Loss or damage to aerials, dishes and masts.</li> </ul>
<p>10 <b>Accidental damage</b> to fixed glass, sanitary fixtures and ceramic hobs forming part of the <b>property</b>.</p>	<ul style="list-style-type: none"> <li>a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.</li> <li>b) Loss or damage caused by chipping, denting or scratching.</li> </ul>
<p>11 <b>Accidental damage</b> to underground pipes, cables and services for which <b>you</b> are responsible.</p>	<ul style="list-style-type: none"> <li>a) Loss or damage due to wear and tear or gradual deterioration.</li> <li>b) Loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs.</li> </ul>



## Section 1 - Buildings (continued)

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your buildings</b> against loss or damage caused by the following insured perils:</p> <p>12 Loss of rent and/or costs of alternative accommodation incurred by <b>you</b> as a result of the <b>buildings</b> becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this <b>policy</b>.</p>	<p>Excluding:</p> <p>a) Any amount in <b>excess</b> of 20% of the <b>sum insured</b> on the <b>buildings</b> damaged and for losses incurred in a period exceeding 12 months from the date the <b>property</b> became uninhabitable, unless stated otherwise in the <b>schedule</b>.</p>
<p>13 Increased metered water charges incurred by <b>you</b> resulting from escape of water and as a subsequent claim under Peril 3, Section 1 of this <b>policy</b>.</p>	<p>a) Any amount in <b>excess</b> of £750 in any <b>period of insurance</b>.</p>
<p>14 Expenses incurred by <b>you</b> as a result of removal of debris; compliance with Government or Local Authority requirements; architects and surveyors fees incurred in the reinstatement of the <b>building</b> following loss or damage caused by any of the perils listed in Section 1 of <b>your policy</b>.</p>	<p>a) Any fees charged in the preparation of a claim.</p>
<p>15 Expenses incurred by <b>you</b> in locating the source and subsequent making good of damage following loss or damage caused by Peril 3 or Peril 11, Section 1 of this <b>policy</b>.</p>	<p>a) Any amount in <b>excess</b> of £5,000. b) Loss or damage to the apparatus from which water or oil has escaped.</p>

## Section 1 - Buildings Optional Cover

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your buildings</b> against loss or damage caused by the following insured perils:</p> <p>16 <b>Accidental damage</b> to the <b>buildings</b> in addition to the perils listed in paragraphs 1 to 11 of this section.</p>	<p>Excluding:</p> <p>a) Loss or damage caused by <b>uninsurable risks</b>. b) Loss or damage caused by vermin; fungus; insects or domestic pets. c) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more. d) Cost of normal maintenance. e) Loss or damage caused by wet or dry rot; faulty workmanship or design. f) Loss or damage as a result of any building alterations, renovations or repairs. g) Loss or damage if previously specifically excluded from cover.</p>

## Conditions that apply to Section 1 - Buildings

### Index Linking Clause

The sums insured in Section 1 may be adjusted each month in accordance with The House Rebuilding Costs Index, issued by the Royal Institute of Chartered Surveyors.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised **sums insured** and will be shown on **your** renewal **schedule**.

### Basis of Claims Settlement

In the event of loss or damage to the **buildings**, **we** will pay the full cost of reinstatement as long as the **buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **buildings** have not been maintained in a good state of repair, **we** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **policy**, **our** liability will:

- 1) Not exceed the proportion that the **sum(s) insured** bears to the full cost of reconstruction of **your property** as stated in the **schedule**.
- 2) Not exceed the **sum insured** for the **property** as stated in the **schedule**.

**We** will not pay for the cost of replacing or repairing any undamaged part(s) of the **building** which forms part of a pair, set, suite or part of a common design.

**We** will not reduce the **sum insured** under this section following a claim providing that **you** agree to carry out **our** recommendations to prevent further loss or damage.

## Section 2 - Landlords Contents

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your landlords contents</b> against loss or damage caused by the following insured perils:</p> <p>1 Fire, smoke, explosion, lightning or earthquake.</p>	<p>Excluding:</p> <p>a) Loss or damage caused by smog, industrial or agricultural output.</p>
<p>2 Storm or flood</p>	<p>a) <b>Landlords contents</b> in the open.  b) Loss or damage caused by frost.  c) Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts.  c) Caused by rising water table levels.</p>
<p>3 Escape of water or oil from any fixed water or heating installation, apparatus and pipes.</p>	<p>a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  b) Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped.  c) Loss or damage caused by gradual emission.  d) The first £1,000 of every claim unless otherwise specified in <b>your schedule</b>.</p>
<p>4 Theft or attempted theft caused by violent and forcible entry or exit.</p>	<p>a) By any <b>tenant</b> or person lawfully on the <b>property</b>.  b) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  c) Any amount in <b>excess</b> of £500 in respect of <b>landlords contents</b> contained within detached domestic outbuildings and garages.  d) Loss of any item whilst in the open.</p>
<p>5 Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.</p>	
<p>6 Riot, civil commotion, labour and political disturbances.</p>	
<p>7 Malicious damage or vandalism.</p>	<p>a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.  b) By any <b>tenant</b> or person lawfully on the <b>property</b>.</p>

## Section 2 - Landlords Contents (continued)

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your landlords contents</b> against loss or damage caused by the following insured perils:</p> <p>8 Subsidence, landslip or heave of the site upon which the <b>buildings</b> stand.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> <li>a) Loss or damage caused by erosion of the coast or riverbank.</li> <li>b) Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the main <b>building</b> is damaged at the same time.</li> <li>c) Loss or damage caused by structural repairs, alterations, demolitions or extensions.</li> <li>d) Loss or damage arising from faulty or defective workmanship, designs or materials.</li> <li>e) Normal settlement, shrinkage or expansion.</li> <li>f) The first £1,000 of every claim unless otherwise specified in <b>your schedule</b>.</li> <li>g) Loss or damage that originated prior to the commencement of this insurance.</li> <li>h) Loss or damage caused by the movement of solid floors unless the foundations beneath the floor are damaged at the same time and by the same cause.</li> <li>i) Loss or damage to <b>landlords contents</b> caused by the action of chemicals with any material which forms part of the <b>buildings</b>.</li> </ul>
<p>9 Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p>	<ul style="list-style-type: none"> <li>a) Loss or damage caused by maintenance to trees.</li> <li>b) Loss or damage to aerials, dishes and masts.</li> </ul>
<p>10 Costs of alternative accommodation incurred by <b>you</b> as a result of the <b>buildings</b> becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this <b>policy</b>.</p>	<ul style="list-style-type: none"> <li>a) Any amount in <b>excess</b> of 20% of the <b>sum insured</b> on the <b>landlords contents</b> of the <b>buildings</b> damaged or destroyed.</li> </ul>

## Section 2 - Landlords Contents (continued)

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your landlords contents</b> against loss or damage caused by the following insured perils:</p> <p>11 Legal Liability to the public.</p> <p>Limit of Indemnity - £2,000,000</p> <p>All sums for which <b>you</b> are legally liable as the owner of the <b>contents</b> to pay as compensation for accidental death or injury to any person, or loss or damage to third party <b>property</b> including defence costs and expenses incurred with <b>our</b> prior consent.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> <li>a) Bodily injury or death to any person who is engaged in <b>your</b> service, or is a member of <b>your</b> family or household.</li> <li>b) Arising directly or indirectly out of the transmission of any communicable disease.</li> <li>c) Damage to <b>property</b> under <b>your</b> custody or control.</li> <li>d) Arising out of any profession, occupation or business other than through private letting of the <b>property</b>.</li> <li>e) Arising out of the ownership, possession or operation of: <ul style="list-style-type: none"> <li>1) Any mechanically powered vehicle other than a private garden vehicle operated within <b>your property</b>.</li> <li>2) Any power operated lift.</li> <li>3) Any aircraft or watercraft.</li> <li>4) A caravan whilst being towed.</li> <li>5) Any dogs designated as dangerous under the Dangerous Dogs Act 1991.</li> </ul> </li> <li>f) Arising out of pollution or contamination.</li> <li>g) If <b>you</b> are entitled to indemnity under any other insurance.</li> <li>h) Any cost or expense not agreed by <b>us</b> in writing.</li> </ul>

## Section 2 - Landlords Contents Optional Cover

(This section only applies if shown in the **schedule**)

What is insured	What is not insured
<p><b>We cover your landlords contents</b> against loss or damage caused by the following insured perils:</p> <p>12 <b>Accidental damage</b> cover to the <b>landlords contents</b> contained within the <b>property</b> in addition to those perils as listed in paragraphs 1 to 9 of this section.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> <li>a) Loss or damage if previously excluded from cover.</li> <li>b) Loss or damage caused by normal wear and tear.</li> <li>c) Loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions.</li> <li>d) Loss or damage caused by cleaning or making repairs or alterations.</li> <li>e) Loss or damage caused by pets,</li> <li>f) Loss or damage caused whilst the <b>buildings</b> are <b>unoccupied</b> for 30 days or more.</li> <li>g) Loss or damage as a result of mechanical or electrical breakdown.</li> </ul>

## Conditions that apply to Section 2 - Contents

### Index Linking Clause

The sums insured in Section 2 may be adjusted each month in accordance with The Consumer Durable Section of the General Index of Retail Prices or its equivalent.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised **sums insured** and will be shown on **your renewal schedule**.

### Basis of Claims Settlement

In the event of loss or damage to **your landlords contents**, **we** will replace the damaged **landlords contents** as new provided that the **sum insured** is at least equal to the cost of replacing all the **landlords contents**. At our option **we** may either pay the cost of replacing the lost or damaged item as new or pay the cost of repairing the item.

In respect of any claim made under this **policy**, **our** liability will:

- 1) Not exceed the proportion that the **sum(s) insured** bears to the full replacement cost of **your landlords contents** as stated in the **schedule**.
- 2) Not exceed the **sum insured** for **your landlords contents** as stated in the **schedule**.

It is **your** responsibility to ensure that at all times the **landlords contents sum insured** reflects the total cost of replacement as new.

**We** will not pay for the cost of replacing or repairing any undamaged part(s) of the **landlords contents** of **your property** which forms part of a pair, set, suite or part of a common design.

**We** will not reduce the **sum insured** under this section following a claim providing that **you** agree to carry out **our** recommendations to prevent further loss or damage.

## Section 3 - Landlords Legal Liability

What is insured	What is not insured
<p>Limit of Indemnity - £2,000,000 unless stated otherwise on the <b>schedule</b>.</p> <p>All sums insured for which <b>you</b> are legally liable to pay as compensation for accidental death or injury to any person or loss or damage to third party <b>property</b> arising directly as a consequence of <b>your</b> ownership of the <b>property</b>, including defence costs and expenses incurred with <b>our</b> prior consent.</p> <p>This <b>policy</b> includes <b>your</b> landlords legal liability under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 for injury to a third party or loss or damage to third party <b>property</b> arising from a defect in <b>your</b> home including defence costs that <b>we</b> have agreed in writing to pay.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> <li>a) Bodily injury or death to any person who is engaged in <b>your</b> service, or is a member of <b>your</b> family or household.</li> <li>b) Arising directly or indirectly out of the transmission of any communicable disease.</li> <li>c) Damage to <b>property</b> under <b>your</b> custody or control.</li> <li>d) Arising out of any profession, occupation or business other than through private letting of the <b>property</b>.</li> <li>e) Arising out of the ownership, possession or operation of: <ul style="list-style-type: none"> <li>1) Any mechanically powered vehicle other than a private garden vehicle operated within <b>your property</b>.</li> <li>2) Any power operated lift.</li> <li>3) Any aircraft or watercraft.</li> <li>4) A caravan whilst being towed.</li> <li>5) Any dogs designated as dangerous under the Dangerous Dogs Act 1991.</li> </ul> </li> <li>f) Arising out of ownership or use of any land or building not situated within the <b>buildings</b> as specified in the <b>schedule</b>.</li> <li>g) Arising out of pollution or contamination.</li> <li>h) If <b>you</b> are entitled to indemnity under any other insurance.</li> <li>i) Any cost or expense not agreed by <b>us</b> in writing.</li> </ul>

## General Conditions - Applicable to all sections of this policy

### Duty of care

**You** must take actions to prevent loss or damage to **your property** and ensure that **your property** is maintained in a good state of repair. All protections installed for the protection of the **building** must be regularly maintained and be in use when the **building** is left unattended or when any occupants have retired for the night.

### Change in circumstances

**You** must notify **us** of any change in **your** circumstances and in particular the use of **your property**; the type of **tenant** occupying the **building**; the cost of rebuilding **your property** or replacing **your landlords contents**.

### Unoccupancy

1. If the **buildings** as specified in the **schedule** will be left unattended for 14 days or more **you** must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 14 degrees celsius.
2. **You** must notify **us** if the **buildings** as specified in the **schedule** are to become regularly unattended for more than 30 days in any single period.

### Multi-Property policy

It is understood and agreed that each **property** as listed in **your schedule** is deemed to be covered as though separately insured.

### Notice of building works

**You** must notify **us** prior to the start of any conversions and extensions to any **buildings** specified in the **schedule**.

### Contracts (Rights of Third Parties Act)

No person or company who is not party to this **policy** shall have any rights to enforce any terms or conditions of this **policy**. This shall not affect the right of remedy of the third party that exists or is available apart from this act.

### Other insurance

If **you** have any other insurance which covers the same loss, damage or liability **we** will only pay **our** share of any claim.

### Fraudulent / false claims

If **you** make any claim knowing the claim to be false or fraudulent this insurance shall become void and all claims shall be forfeited. **We** have the right to notify the police of any such instances or circumstances.



## General Exclusions - Applicable to all sections of this policy

This **policy** does not cover the following:

### a) Radioactive contamination

Loss or damage to any **property** resulting or arising from any **consequential loss**;

Any legal liability directly or indirectly caused by or contributed to by or arising from:

- i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components.

### b) War

Loss or damage occasioned by the consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction or seizure to **property** under the order of any government or public or local authority.

### c) Terrorism

Loss or damage directly or indirectly caused by or in connection with any act of terrorism regardless of any other cause or event. For the purposes of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

### d) Deliberate act

Loss or damage caused intentionally by **you** or anyone working on **your** behalf.

### e) Existing damage

Loss or damage occurring prior to the commencement date of **your** insurance cover.

### f) Sonic pressure

Loss or damage from pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

### g) Consequential loss

Consequential loss as a result of any claim under this **policy**.

### h) Wear and tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

### i) Computer data recognition and viruses

Loss or damage to computer equipment caused by computer date changes and or computer viruses. Viruses includes any programs or software which affects computer programs and/or functionality.

### j) Motor vehicles

Loss or damage caused to any motor vehicles (other than domestic garden implements), caravans, trailers or watercraft and accessories.

### k) Domestic pets

Loss or damage caused by domestic pets, insects or vermin.

## How to make a claim under this policy

If **you** wish to make a claim please contact the claims handler on 0345 122 3019.

## Claims Procedures & Conditions

Applicable to all sections of this policy

If **you** do need to make a claim under this **policy**, **you** must do the following:

- a) Provide **us** with full details of **your** claim as soon as possible after the event and always within 30 days.
- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number.
- c) Take all steps necessary to reduce further loss, damage or injury.
- d) Provide **us** with all information and evidence, including written estimates and proof of ownership and value that **we** may request.
- e) Do not under any circumstances effect full repairs without **our** prior consent.
- f) Do not under any circumstances admit, negotiate or settle any claim without **our** permission in writing.

On receipt of a notification of a claim **we** may do the following:

- a) Enter any **building** following loss or damage.
- b) Negotiate, defend or settle any claim made against **you**.
- c) Prosecute in **your** name for **our** benefit any other person in respect of any claim **we** may have to pay.
- d) Appoint a loss adjuster to handle the claim on **our** behalf.
- e) Arrange to repair the damage to the building and handle any salvage appropriately.

## Complaints procedure & regulatory information

If **you** have experienced a problem or are unhappy with any part of **our** service please raise **your** concern to the relevant party listed below and they will resolve **your** concern as quickly and fairly as possible.

If **your** complaint is about the way **your policy** was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **your** complaint is about the **policy** please contact the Customer Services Department, Cavere Limited, 2 Horizon Court, Audax Close, Clifton Moor, York, YO30 4RB or telephone 01904 476096 or email [customerservices@cavere.co.uk](mailto:customerservices@cavere.co.uk)

If **your** complaint is about the handling of **your** claim please contact the claims handler on 0345 122 3019.

If **you** have an unresolved issue, **you** can write to Customer Service Advisor, Ageas Insurance Limited, Ageas House, Templars Way, Eastleigh, Hampshire, SO53 3YA. Or email via [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include **your policy** number and claim number if appropriate)

### Service Standards

**We** will always try to answer **your** complaint by the end of the next working day. If **we** are unable to do this **we** will write to **you** within 5 working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

**We** will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

### Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint. **You** can contact the Financial Ombudsman Service at the following address, however, they will only consider **your** complaint once you have tried to resolve it with **us**.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

For further information see [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Using this complaints procedure will not affect **your** legal rights.

### Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7741 4100.

## Privacy Notice

**We** are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy) or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk). **Your** insurance adviser will have their **own** uses for **your** personal data. Please ask **your** insurance adviser if **you** would like more information about how they use **your** personal information.

### Collecting your information

**We** collect a variety of personal information about **you** including your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). Where relevant, **we** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health. **We** also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

### Using your information

The main reason **we** collect **your** personal information and/or special categories of personal information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. Our assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance. **We** will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls. If **you** have given **us** information about someone else, **you** would have confirmed that **you** have their permission to do so.

### Sharing your information

**We** share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes. Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

### Keeping your information

**We** will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

### **Your rights**

**You** have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with our use of your information. For a full list of your rights please refer to the full Privacy Policy. Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.





For Policy claims please call 0345 122 3019  
For Policy queries please call 01904 476096

Cavere Limited is authorised and regulated by the Financial Conduct Authority and acts as an insurance intermediary in relation to Cavere Landlords Let Property Insurance

Cavere Limited  
Registered Number: 06741789  
FCA Number: 517325

Office Address  
Unit 2, Horizon Court, Audax Close  
Clifton Moor, York, YO30 4RB  
Telephone: 01904 476096

Email: [policies@cavere.co.uk](mailto:policies@cavere.co.uk)  
Website: [www.cavereinsurance.co.uk](http://www.cavereinsurance.co.uk)

Cavere Landlords Let Property Insurance is underwritten by Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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FCA Number: 202039

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Hampshire, SO53 3YA

Website: [www.ageas.co.uk](http://www.ageas.co.uk)