Residential Landlord Insurance

Insurance Product Information Document

Company: Tide Insurance Services Limited

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Product: Tide Residential Landlords

Tide Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA Registration No 1040067)

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This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy will provide cover for landlords letting residential property. Depending on the cover selected and shown in the Policy Schedule, it can include Buildings, Landlord's Contents, Loss of Rent and Property Owners Liability cover.

What is insured?

Please refer to your Policy Schedule to see which level of cover you have.

Buildings

- ✓ Damage to buildings caused by insured events including fire, flood, escape of water, storm, theft, malicious damage and subsidence.
- ✓ Additional covers include debris removal, finding leaks, emergency access damage, professional fees and other additional covers as specified in the Policy.
- ✓ Optional accidental damage cover where shown in the Policy Schedule.

Landlord's Contents

- ✓ Damage to landlord's contents caused by insured events.
- ✓ Optional accidental damage cover where shown in the Policy Schedule.

Loss of Rent

- ✓ Loss of rental income following insured damage to the buildings.
- ✓ Additional covers include Payment of Rates and Utility Failure, subject to the Policy terms, conditions and limits.

Property Owners Liability

- ✓ Legal liability arising from ownership or letting of the insured property.

What is not insured?

Below is only a summary of what is not covered

We won't pay for losses arising from:

- ✗ Asbestos.
- ✗ Communicable disease.
- ✗ Cyber and/or electronic data and media losses
- ✗ War, terrorism, or nuclear / radioactive contamination.
- ✗ Deliberate acts, fraud or dishonesty.
- ✗ Gradual deterioration, wear and tear or lack of maintenance.
- ✗ Faulty design, workmanship or inherent defects.
- ✗ Mechanical or electrical breakdown.
- ✗ Higher excesses may apply to certain claims, including subsidence.
- ✗ Properties unoccupied beyond the permitted period shown in the Policy Schedule are subject to additional conditions and restrictions.
- ✗ Cladding, external wall systems, fire safety defects or remediation works.
- ✗ Liability arising from products, professional advice or employee injury.
- ✗ Damp, mould, mildew, fungus, spores and microbial infestation.
- ✗ Escape of water claims arising from unrepaired leaks or leaks that were reasonably discoverable before the damage occurred.

Optional accidental damage cover does not include damage caused deliberately by tenants, pets, cleaning, maintenance or wear and tear.

Are there any restrictions on cover?

- ! Cover, limits, excesses and endorsements are shown in the Policy Schedule.
- ! The property must be used for residential letting only.
- ! Unoccupied properties are subject to inspection and protection requirements. Cover for properties which are unoccupied for more than the period stated in the schedule is restricted to damage caused by fire, lightening, explosion, earthquake and impact by aircraft or other aerial devices.
- ! Claims payments may be reduced if sums insured are inadequate.
- ! Certain building works or alterations may not be covered unless agreed by Us.

Where am I covered?

- ✓ The insured address shown in the policy schedule.
- ✓ Territorial limits are England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Legal proceedings must be in the courts of the United Kingdom.

What are my obligations?

- You must take reasonable care to provide accurate information.
- You must tell Us about material changes or anything that may affect the insurance.
- You must pay the premium by the Due Date.
- Take reasonable precautions to prevent loss or damage.
- Notify claims as soon as possible
- Report theft, vandalism or malicious damage to the police.
- Do not admit liability or agree settlements without Our consent.
- You must keep the property in a good state of repair and comply with legal and safety requirements.
- You must hold valid EICR for fixed wiring at the premises (issued within the last 5 years) and ensure all portable electrical appliances the property are subject to PAT testing annually.

When and how do I pay?

Premium is paid monthly by instalments. Monthly instalments are collected 7 days before the next cover month is due to start.

If payment fails, further collection attempts may be made before cover ceases in line with the policy terms.

When does the cover start and end?

Cover starts on the start date shown in the policy schedule once the initial premium instalment has been paid and continues monthly for as long as cover is extended and premium instalments are paid.

The insurer may review the premium and terms periodically and every 12 months, giving at least 28 days' notice of changes.

How do I cancel the contract?

You can cancel at any time through the Tide online customer portal or by contacting Tide. Cover will usually continue until the last day of the monthly period for which premium has been paid. Premium and Policy Fees already paid are not refundable.

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