Residential Landlord’s Insurance

Endorsements

Endorsement Reference
END001

Endorsement Title
Unoccupancy Conditions

The definition of **Unoccupied** under this **Policy** is amended from 30 consecutive days to either:

- 45 consecutive days; or
- 60 consecutive days,

as shown in the **Schedule**.

During any period where the **Buildings** are **Unoccupied**, **You** must:

a) inspect the **Buildings** internally and externally at least once every 14 days and keep a written record of inspections;

b) ensure all refuse, waste and combustible materials are removed from the **Buildings**;

c) ensure all security protections are maintained and operational;

d) maintain heating at a minimum temperature of 10°C between 1 October and 31 March, or drain down and isolate all water systems;

e) remedy any **Damage** or defect identified during inspections as soon as reasonably possible.

We may reduce the amount **We** pay for a claim, or decline a claim, to the extent that **Your** failure to comply increased the risk of the loss or **Damage** occurring or prejudiced **Our** position.

Endorsement Reference
END002

Endorsement Title
Listed Building Terms

It is noted that the **Buildings** are Grade II or Grade II* listed.

In the event of **Damage**, **We** will pay the reasonable and necessary additional costs incurred solely as a result of the listed status of the **Buildings**, including:

a) the use of specialist materials;

b) specialist labour and contractors;

c) architect, surveyor and planning costs; and

d) compliance with listed building or conservation requirements.

The **Buildings Sum Insured** must represent the full cost of reinstatement including all additional costs associated with listed status.

We may reduce the amount **We** pay for a claim where underinsurance applies in accordance with the *Underinsurance Condition*.

Endorsement Reference
END003

Endorsement Title
Flood Terms

The **Excess** applicable to loss or **Damage** caused by flood is amended to £2,500 each and every claim.

You must ensure that:

a) all drains, gutters and watercourses are maintained in a good state of repair;

b) any flood resilience or flood defence protections declared to **Us** remain installed and operational; and

c) the **Buildings** are inspected following any flood alert or flood event affecting the local area.

We will not cover loss or **Damage** caused by flood where any flood defence or resilience protections declared to **Us** have been removed, disabled or are not operational.

Endorsement Reference
END004

Endorsement Title
Claims History Terms

Due to previous claims history, the **Excesses** on the **Schedule** are amended as follows:

Claim Type	Excess Applicable
Buildings	£ 500
Escape of Water	£ 1,000
Subsidence	£ 2,500
Malicious Damage by Tenant	£ 1,000

You must take reasonable steps to prevent the recurrence of any previous cause of loss disclosed to **Us** during the quotation process.

We will not cover any claim arising from a previous source of **Damage** where appropriate repairs or remedial works have not been completed.

Endorsement Reference
END005

Endorsement Title
Older Property Terms

It is noted that the **Buildings** were constructed prior to 1945.

You must ensure that:

a) the **Buildings** are maintained in a good state of repair;

b) all roofing, plumbing, heating and electrical installations are inspected and maintained at reasonable intervals;

c) any defect, deterioration or **Damage** identified is repaired as soon as reasonably possible.

We do not cover loss or **Damage** arising from wear and tear, gradual deterioration, defective maintenance or any failure to maintain the **Buildings** in a reasonable state of repair.

We may reduce the amount **We** pay for a claim, or decline a claim, to the extent that **Your** failure to comply increased the risk of the loss or **Damage** occurring or prejudiced **Our** position.

Endorsement Reference
END006

Endorsement Title
Large Property Terms

It is noted that the **Buildings** exceed **Our** standard property size criteria.

The following terms apply:

a) the Escape of Water Excess is increased to £1,000 each and every claim;

b) all heating, plumbing and electrical systems must be maintained in good working order;

c) the **Buildings** must be inspected internally at reasonable intervals;

d) all heating, plumbing and water systems must be maintained in good working order;

e) any leak, defect, **Damage** or deterioration identified must be repaired as soon as reasonably possible.

We may require evidence of ongoing maintenance or inspection following a claim.

We may reduce the amount **We** pay for a claim, or decline a claim, to the extent that **Your** failure to comply increased the risk of the loss or **Damage** occurring or prejudiced **Our** position.

Endorsement Reference
END007

Endorsement Title
Stillage Warranty

It is a condition of this **Policy** that any **Landlord's Contents** stored in:

- basements;
- cellars; or
- underground areas,

must, where reasonably practicable, be kept on racks, pallets or stillages at least 10 centimetres above floor level.

This condition does not apply to:

- fixed furniture or fixtures;
- large domestic appliances designed to stand on the floor; or
- property in normal domestic use.

In the event of loss or **Damage** caused by flood, escape of water or ingress of water where **You** have failed to comply with this condition, the **Excess** applicable to such claim will be increased to £2,500.