

Company: Wakam SA other than Key cover which is underwritten by Astrenska Insurance Limited.

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your Policy for full details of your cover and the terms and conditions.

## What is this type of insurance?

Residential Landlord Policy.



### What is insured?

#### **BUILDINGS**

- ✓ Loss or damage to your buildings of your tenanted property caused by Fire, Smoke, Explosion, Lightning, or Earthquake, Storm or Flood, Escape of water or oil from any fixed water or heating installation, apparatus and pipes, Theft or attempted theft caused by violent and forcible entry or exit, Collision or Impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them, Riot, Civil Commotion, labour and political disturbances, Malicious damage or Vandalism, Subsidence, Landslip or Heave of the site upon which the Buildings stand, Falling trees, telegraph poles, lampposts, fixed aerials, dishes and masts, Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the property.
- ✓ Cover for landlord contents to £5,000 automatically included on a new for old basis.
- ✓ Landlords legal liability up to £2,000,000.
- ✓ Accidental Damage to underground pipes, cables and services for which you are responsible.
- ✓ Trace and access cover up to an amount of £1,000 any one claim and £2,000 any one Period of Insurance.
- ✓ Loss of rent and/or cost of alternative accommodation incurred by you as a result of the Buildings becoming uninhabitable following loss or damage up to 30% of the buildings sum insured for a 12-month period.
- ✓ Expenses incurred by you as a result of removal of debris; compliance with Government or Local Authority requirements; architects' and surveyors' fees incurred in the reinstatement of the Building following loss or damage.
- ✓ Increased metered water charges up to £750 incurred by you resulting from escape of water.
- ✓ Landscaped garden cover costs incurred by you in consequence of damage to the buildings, up to an amount of £1,000 any one claim, in restoring landscaped grounds to their original appearance when first laid out and planted.

#### **INCREASED CONTENTS COVER (If requested and stated in your schedule)**

- ✓ Costs of alternative accommodation incurred by you, as a result of the Buildings becoming uninhabitable following loss or damage up to 20% of the buildings sum insured for a 12-month period.

#### **OPTIONAL COVER AVAILABLE**

- Accidental damage to buildings.
- Accidental damage to contents.

#### **KEY COVER**

- ✓ In the event of any of the insured's incidents, we will reimburse you up to the limits stated and Astrenska Insurance Limited will assist with the arrangements for replacing your keys and locks, or onward transportation.



### What is not insured?

#### **BUILDINGS & CONTENTS**

- ✗ Your standard £100 excess for occupied properties increases to £300 for escape of water claims and to £500 for unoccupied properties increasing to £1,000 in excess of 45 days unoccupancy.
- ✗ Your standard £100 excess which increases to £300 for escape of water claims except where a flat roof exceeds 25% of the total roof area which increases the excess to £500 and 50% of the total roof area the excess increases to £1,000.
- ✗ Your £1,000 excess for subsidence, heave or landslip claims
- ✗ Subsidence or heave cover if this is caused by river or coastal erosion; demolition repairs or alteration, normal settlement shrinkage or expansion; defective workmanship or design.
- ✗ Buildings or landlords' contents for theft or attempted theft unless there was a violent and forcible entry or exit.
- ✗ Buildings or landlord contents are protected against an escape of water or oil from any fixed water or heating installation, apparatus and pipes, but there is no cover for the apparatus from which the water or oil escaped
- ✗ If your buildings 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 15 degrees Celsius – Failure to comply will result in any claims under peril 3 of sections 1 & 2 being declined. You must notify Insurers if the Buildings as specified in the schedule are to become regularly unattended for more than 45 days in a single period.
- ✗ Loss or damage caused by vermin; fungus; or domestic pets
- ✗ Wear and tear; despeciation; rot; mechanical or electrical fault; process of cleaning, repairing, restoration, renovating or anything that happens gradually



### Are there any restrictions?

- ! £1,000 excess for theft, attempted theft, malicious damage or vandalism and accidental damage to fixed glass, sanitary fixtures and ceramic hobs, if your home has been unoccupied for more than 45 days.
- ! If the buildings as specified in your schedule will be left unattended for 7 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 15 degree Celsius. Failure to comply will result in any claims for escape of water or oil being declined.
- ! Loss or damage caused to your buildings or landlords contents where the property has been unoccupied for more than 45 days in a row, unless for the period November to March inclusive the water supply is turned off at the mains, and all water tanks, pipes and apparatus are drained or a thermostatically controlled fixed heating system is used to maintain a minimum temperature of 15 degrees Celsius at all times.

Please refer to your schedule as any individual specific restrictions discussed at quotation stage will be noted within your schedule.



### Where am I covered?

- ✓ The United Kingdom and Northern Ireland.



### What are my obligations?

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect, we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately.
- You must take reasonable steps to prevent loss, damage or an accident and keep your property in a good state of repair.
- Do not admit liability or offer or agree to settle any claim without prior written permission.



### When and how do I pay?

You can pay for your insurance in full or alternatively speak to your insurance intermediary about instalment option information.



### When does the cover start and end?

This is an annual Policy and your dates of cover are shown in your schedule.



### How do I cancel the contract?

To cancel your policy please contact your insurance intermediary.

You may cancel this insurance by writing to your broker or insurance intermediary within 14 days of either the start of the period of insurance or the date, on which you receive your documents, whichever is the later, this is known as a cooling off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less Paragon's administration charge for cancellation of £10.50 plus IPT.

If you wish to cancel the Policy after 14 days, we will provide a refund, less a proportionate charge for any cover already provided, and Paragon's administration charge for cancellation of £10.50 plus IPT, unless a claim has been made or there has been an incident likely to result in a claim.