

Let Property Insurance

Insurance Product Information Document



Company: Bspoke Commercial

Product: Residential Let Property Insurance Policy

Bspoke Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101.

Registered in England and Wales Company No. 04506493. Registered Office: Brookfield Court, Selby Rd, Leeds LS25 1NB.

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 policy will pay you for costs incurred should you incur loss or damage to your let property and/or the contents within.



What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental damage to fixed glass & sanitary ware
- ✓ Accidental damage to underground pipes
- ✓ Public liability
- ✓ Loss of rent and/or cost of alternative accommodation
- ✓ Accidental damage

Landlords Contents

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ 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
- ✓ Public liability
- ✓ Costs of alternative accommodation
- ✓ Accidental damage



What is not insured?

- ✗ Storm or flood damage to gates, fences, swimming pools and tennis courts
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactivity, war, civil risks, terrorism, sonic pressure, pollution, domestic pets, insects or vermin.
- ✗ General wear and tear, any other gradual deterioration or any existing damage
- ✗ Loss or damage caused to any motor vehicles
- ✗ Loss of damage arising from faulty workmanship, design or materials
- ✗ Any deliberate act by you or your family
- ✗ The excess you have chosen in addition to any additional excess we have quoted



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 £5,000
- ! The maximum we will pay for malicious damage by tenant is £5,000
- ! 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.



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?

Your broker will provide you with any payment methods that are available.



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.