

Landlords' Residential Properties Cover – Buildings and Contents

Product Information Document

Company: The Military Mutual Product: Standard Cover



This document provides key information you need to know about this cover provided by The Military Mutual. We do not provide advice on either the suitability of cover provided by The Military Mutual or on the levels of cover required. It is therefore important that you read the full set of documentation provided to ensure that you are satisfied that cover from The Military Mutual meets your needs and expectations. The complete cover information is provided in other documents such as the Cover Summary, Cover Wording, Your Information and Your Schedule. Please also refer to your cover documents for information about how to make a claim.

What is this type of cover?

This is Landlord's Residential Properties Buildings and Contents cover is designed to protect members by covering the cost of repairing damage to the buildings of your property including garages and outbuildings and the cost of repairing or replacing lost, stolen or damaged Landlord's contents. It also includes cover for the cost of someone claiming against you, as the owner of the property, if they are injured or their property is damaged.



What is covered?

- ✓ Buildings up to £500,000
- ✓ Accidental damage included
- ✓ Alternative accommodation included
- ✓ Replacement locks up to £500
- ✓ Finding a leak or blocked pipe up to £1,000
- ✓ Building materials up to £25,000
- ✓ Garden damage up to £500
- ✓ Landlord's contents up to £50,000
- ✓ Trees and shrubs up to £500
- ✓ Your legal liability up to £2,000,000
- ✓ Employers' liability up to £10,000,000
- ✓ Prosecutions up to £250,000

Extra cover available

Unpaid rent



What is not covered?

- ✗ Subsidence damage to other parts of the property unless the main building is damaged
- ✗ Storm damage to fences, gates and other items not part of the buildings
- ✗ Damage by rain that is not part of a storm
- ✗ Wear and tear, depreciation, mechanical and electrical breakdown
- ✗ Theft unless there is evidence of a break in
- ✗ Tenant's property including their fixtures and fittings
- ✗ Theft or damage caused deliberately by your tenant and/or anyone living with or visiting them
- ✗ Damage by underground water
- ✗ Any liability that results from something outside the business of owning and renting a property
- ✗ Any liability connected to asbestos



Where am I covered?

- ✓ Your property and contents are covered if your property is in England, Wales, Scotland, the Isle of Man or the Channel Islands.



Are there any restrictions on cover?

- ! Lost, stolen or damaged buildings or contents while your property is unfurnished or not lived in except damage by fire, lightning, explosion and aircraft.



What are my obligations?

- You must answer questions about your cover and circumstances truthfully, accurately and to the best of your knowledge
- You must pay your contribution to The Military Mutual (the Mutual) on time
- You must try to stop anything happening that could result in a claim
- You must carry out any necessary inspections on service fittings
- You must carry out any necessary maintenance of your property
- You must maintain and make sure that all the security equipment works correctly
- You must have a gas certificate in place for any gas appliance
- If you have any flat roofs they must be inspected every 2 years and you must carry out any work recommended
- You must tell the Mutual about any work on your buildings to extend, renovate, rebuild or demolish that costs more than £30,000
- You must tell the Mutual if no one is going to live in your property



When and how do I pay?

The contribution payment you make for your cover can be paid in one amount or (if agreed) monthly. Payments can be annually via card payment or cheque or, monthly by direct debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the terms of your policy.



How do I cancel my contract?

You can cancel your cover at any time. If you cancel in the first 14 days you will be refunded the money you paid for that cover period. If you cancel at any other time you will be refunded any money paid for the cover period after the cancellation date. You will not receive a refund if you claim or something has happened that could result in a claim.