

## **Professional Let Home Insurance Policy Policy Summary**

*This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the General Conditions and the policy Schedule of Cover. A copy of the General Conditions is available upon request.*

### **What is It?**

The Professional Let Home Insurance Policy is a homeowner's insurance policy, tailored for the protection of a property rented by a professional/working person or family. **The cover provided may in certain circumstances be different to our standard conditions.**

### **What does this policy cover me for?**

The different sections of cover available are Buildings and Contents. Cover is also automatically given for Property Owner's Liability but only if the buildings are insured.

### **What if I change my mind and want to cancel the policy?**

Subject to certain terms and a claim has not been reported the policy provides you with a 14 day reflection period to decide whether you wish to continue the cover for the full duration. If you decide not to do so you can cancel the policy completely and receive a full refund of any charges paid.

### **How would I make a claim?**

Simply ring our Claims Centre on 0207 377 6465 and speak to one of our claims advisors. He/she will then confirm if you can make a claim under your cover and advise you on how to proceed.

### **What if I am not happy and want to make a complaint?**

Unfortunately, mistakes can happen. If so, all you need to do is let us know, in writing, where you believe we may have gone wrong and we will aim to resolve the problem as soon as possible.

We will always confirm receipt of your complaint within five working days and our aim will be to resolve your problem within four weeks. If we are unable to resolve the problem within eight weeks, and if applicable to you, we will provide you with details of the Financial Ombudsman Service.

Should you wish to make a written complaint it should be forwarded to the UK General Manager at the Ocaso address shown on your policy documentation and in the General Conditions Booklet.

### **Would I receive compensation if Ocaso were unable to meet its liabilities?**

In the unlikely event that Ocaso SA UK was unable to meet its financial obligations you may be entitled to compensation from the Financial Services Compensation Scheme. Further details can be provided upon request.

### Key Features of your Professional Let Home Insurance Policy

Below is a list of the key features our Professional Let Home Insurance Policy includes. This is a summary only, but the full details can be found in the General Conditions, a copy of which is available on request.

Feature	Significant Exclusions or Limitations	Policy Section
<p><b>Buildings cover;</b> We will cover the Buildings (excluding carpets) of the property, including outbuildings, garages, domestic fixed fuel oil tanks, swimming pools, drives, patios and permanent boundaries (i.e. walls/fences etc) against loss or damage by insured events. These events are listed in the General Conditions.</p>	<p><b>We will not cover;</b></p> <ul style="list-style-type: none"> <li>• Storm or flood damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces or permanent boundaries, gates and fences.</li> <li>• Subsidence damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces or permanent boundaries, unless the main building is damaged at the same time by the same cause.</li> <li>• Replacement or repair of undamaged items when damage occurs to an item considered part of a set or suite.</li> <li>• Loss, damage or theft whilst lent, let or sub-let UNLESS committed by a person who is such a building as a trespasser AND has gained entry to, or exit from such, by forcible or violent means.</li> </ul>	1
<p><b>Contents cover;</b> We will cover the contents of the property, namely household goods and personal property, including carpets, radio and television aerials, satellite dishes, their fixings and masts against loss or damage by insured events. These events are listed in the General Conditions.</p>	<p><b>We will not cover;</b></p> <ul style="list-style-type: none"> <li>• Contents belonging to tenants, including Landlord's relatives and the insured's own personal possession.</li> <li>• Motor vehicles.</li> <li>• Animals.</li> <li>• Any item used, wholly or in part, for business purposes.</li> <li>• Replacement or repair of undamaged items when damage occurs to an item considered part of a set or suite</li> <li>• Property left in the open within the confines of the premises.</li> </ul> <p><b>Theft from outbuildings;</b></p> <ul style="list-style-type: none"> <li>• Cover is limited to a maximum of £1000.</li> </ul> <p><b>Loss or damage to cash, credit cards or negotiable documents;</b></p> <ul style="list-style-type: none"> <li>• Cover is limited to a maximum of £250.</li> </ul>	2
<p><b>Property Owners Liability</b></p>	<p><b>We will not cover;</b></p> <ul style="list-style-type: none"> <li>• Any amount exceeding £2,000,000 in each and every event.</li> <li>• Injury, accident or disease to any person who at time of such is engaged in the Insured's service, or to any member of the Insured's family or household.</li> </ul>	3
<p><b>General Conditions And Exclusions</b></p>		
<p><b>Unoccupancy</b></p>	Should the property remain unoccupied for more than 72 hours during the period 1 <sup>st</sup> October to 1 <sup>st</sup> April, cover for Escape Of Water will be excluded UNLESS a central heating system is in operation at a minimum temperature of 55F (13C), or alternatively the premises water system is turned off at the mains and drained.	N/A
<p><b>Loss Of Rent</b></p>	Limited to a maximum of 20% of the Buildings Sums Insured.	1
<p><b>Excesses</b></p>	The first £100 of each and every claim (except if due to Subsidence, Heave or Landslip). The first £1000 for Subsidence, Heave or Landslip.	1 & 2
<p><b>Notice Of Works</b></p>	You should inform us (the insurer) prior to the commencement of any conversions, extensions, refurbishment and modernisation to the Buildings.	N/A
<p><b>Duty Of Insured</b></p>	The insured should take all reasonable steps to prevent loss, damage or accident and the Building(s) in a good state of repair.	N/A

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Authorised and Regulated by The Financial Services Authority