

FlexiLet Policy Summary of Cover

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy wording and schedule to make sure you understand the cover provided. The Geo Personal Lines FlexiLet insurance policy provides cover for buildings and/or contents. Sections are provided for Landlord's Buildings and Contents.

Insurers

The insurance for this policy is provided by a consortium of insurers comprising Allianz Insurance plc (lead insurer 55%), Royal & Sun Alliance Insurance plc (40%), and Markel International Insurance Company Limited (5%).

All Sections

Significant or unusual exclusions and limitations:

You must comply with conditions of the policy explained in the General Conditions Section of the policy wording for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy wording for those exclusions that apply to all Sections.

- For any additional specific endorsements which have been applied to your policy, please read your policy schedule.
- Loss or damage due to illegal activities will not be covered under this policy.
- We will not be liable to provide any cover or benefit under this policy where doing so would breach any legal prohibition or restriction.

Duration

This is an annually renewable policy.

Cooling off period

You have the right to cancel your policy during a period of 14 days after the day of purchase of the contract or the day on which You receive your policy documentation. If you wish to do so and the insurance cover has already commenced, whether within the first 14 days or not, you will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy.

How to Claim

For all claims please call Geo Personal Lines on 0345 074 4760.

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
<p>Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy wording.</p> <p>In addition cover is provided for:</p> <ul style="list-style-type: none"> — Loss of rent & alternative accommodation following an insured loss — Accidental damage to fixed glass, sanitary fixtures and underground services — Damage caused by emergency access — Your legal liability as the owner of your property. <p>With the Accidental Damage Option this cover is extended to cover all other accidental damage that we regard as insurable - see Buildings section 1, Accidental Damage, for details.</p>	<ul style="list-style-type: none"> — Damage by wet or dry rot — Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row — Certain loss or damage caused by you, paying guests or tenants — Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out — The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature — Loss or damage to your buildings from any cause not listed in the policy wording - but wider cover is available with the Accidental Damage Option. 	<p>Section 1 - Buildings</p>
<p>Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy wording.</p> <p>In addition cover is provided for:</p> <ul style="list-style-type: none"> — Accidental damage to audio, video and computer equipment — Contents in the open (up to £250); — Replacement locks if keys are lost or stolen (up to £500) — Loss of domestic fuel and metered water (up to £1000) — Loss of rent & alternative; accommodation following an insured loss — Damage caused by emergency access to deal with a medical emergency or to prevent damage to the property. <p>With the Accidental Damage Option all other accidental damage occurring in the home, that we regard as insurable, is covered. See Contents Section 2, Accidental Damage, for details.</p>	<ul style="list-style-type: none"> — No cover is provided for boats, boards or water craft of any kind — No cover is provided for items used for business or professional purposes — Certain losses or damage when your home is unoccupied for more than 30 days in a row — Theft or malicious damage caused by you, members of your household, paying guests or tenants (unless these covers have been purchased for an additional premium) — The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature — Frost damage to contents in out buildings; — Theft of contents temporarily removed from the home — The following exclusions apply under the Accidental Damage Option - see Contents section, Section 2, Accidental Damage, for details — Accidental damage occurring outside the home. 	<p>Section 2 - Contents</p>



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Underwritten by:

Allianz Insurance plc, number 84638. Registered Office: 57 Ladymead, Guilford, Surrey GU11 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Royal & Sun Alliance Insurance plc, number 93792. Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal & Sun Alliance plc is on the Financial Services Register, registration number 202323.

Markel International Insurance Company Limited, number 966670. Registered Office: 20 Fenchurch Street, London, EC3M 3AZ. Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Markel (UK) Limited is on the Financial Services Register, registration number 202570.

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