



Residential Property Owners – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Residential Property Owners policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. It is designed to meet the demands and needs of landlords who wish to ensure their properties are protected. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to amend the policy cover to meet wider requirements that you may have.

This Policy Summary does not describe all the terms and conditions of your policy, so please take the time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description

SECTION A – BUILDINGS

Standard Buildings

Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the buildings sum insured as shown in the policy schedule

Cables, Pipes, Tanks

Accidental damage for which you are legally responsible

Temporary Accommodation and Loss of Rent

Cost of temporary accommodation or loss of rent if your property is uninhabitable due to damage insured by this section

Up to 33.3% of the sum insured

Malicious Damage by Tenants

Malicious damage caused by persons legally on the premises up to £5,000

Trace and Access

Cost of locating the source of damage and subsequent making good up to £5,000

Emergency Access/Landscape Gardens

Cost of making good destruction of or damage to buildings or landscape gardens caused by the emergency services to prevent loss or damage to the property up to £1,000

Replacement of Locks

Cost of replacing and fitting the locks and keys of external doors and windows of the property if the keys are stolen from you up to £1,000

Unauthorised use of Electricity, Gas or Water

Cost of metered electricity, gas, or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the property without your authority up to £1,000

Property Owners Liability

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £2,000,000 plus costs

Accidental Damage (optional cover)

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

SECTION B: CONTENTS

Standard Contents cover

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the contents sum insured as shown in the policy schedule

A Contents sum insured of £5,000 is provided as standard when the building is insured by this policy

Legal Liability

Legal liability as owner of landlords contents for injury caused to any person or loss of or damage to property

Up to £2,000,000

How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- For online claim assistance complete our online claims form at www.mma-insurance.com
- Dedicated fax number – **0845 604 8628**
- In writing to – **MMA Commercial Care Line, PO Box 471, Cardiff CF10 3ZX**

MMA Commercial Care Line is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing property claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a right to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact your broker/intermediary.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.
Telephone: 0844 902 1000
Website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsofen Street, London E1 8BN. www.fscs.org.uk.

All information in this document is correct at the time of printing (February 2011), for full up to date information please visit our website **www.mma-insurance.com**

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