

Statement of fact – Royal & Sun Alliance Landlords Insurance

- The home is used for short lets (ie 12 months or less).
- The home will not be unoccupied for more than 8 weeks at a time, without informing Hazells Chartered Surveyors or NW Brown Insurance Brokers Limited.
- The home will only be let for residential purposes.
- The property is constructed of brick, stone, or concrete and roofed with slates, tiles, asphalt, concrete or metal.
- The house is in a good state of repair and will be so maintained.
- The home does not have any special exposure to damage by storm or flood.
- The home does not have any sign of damage by subsidence, heave or landslip and you are not aware of any previous damage to the home by subsidence, heave or landslip.
- The sum(s) insured represents the full replacement costs.
- You undertake to maintain sum(s) insured at their full value.
- In respect of any of the risks to be insured, no person to be insured has sustained any loss, damage, injury or liability in the last 5 years, whether insured or not.
- In respect of any of the risks to be insured, no person to be insured has ever had a proposal for insurance declined, renewal refused cover terminated, increased premium required or special conditions imposed by any insurers.
- No person to be insured has ever been convicted of (or charged but not yet tried with) any criminal offence (other than motoring offences)

Important - All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence the insurer in the assessment and acceptance of the proposal, e.g. intended unoccupancy of the property or any criminal convictions (other than for motoring offences). Material facts must be disclosed in relation to yourself and all persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the Insurer.

DEMANDS & NEEDS – Landlords Insurance

Your Demands and Needs

The Royal & Sun Alliance Landlords Insurance policy meets the demands and needs of Landlords who wish to insure their property against a variety of risks such as Fire, Storm or Flood, Theft, Accidental Damage and Property Owners Liability. It will also cover up to £25,000 contents and up to £500,000 buildings if the section is requested.

Hazells Chartered Surveyors are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary carefully. Note that we have not taken into account your existing insurance arrangements. If you wish to discuss the policy in greater detail please contact NW Brown Insurance Brokers on 01223 720350.