

PrimeLet Policy Policy Summary

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 document to make sure you understand the cover it provides.

The Geo Personal Lines Primelet insurance policy provides cover for buildings and/or contents. Sections are provided for Buildings (with an Accidental Damage Option), Contents (with an Accidental Damage option).

Insurer

The insurance for this policy is provided by an Insurer or consortium of Insurers, details of which are shown on the policy schedule.

Policy Duration

This is an annually renewable policy.

Cancellation

If after consideration you decide this policy does not meet your needs, you have 14 days from the date you receive your policy schedule to cancel this and receive a full refund - provided that no claim has been made.

How to Claim

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

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 booklet 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 booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims – this is known as an 'excess'. For properties let to working professional tenants the standard excess is £100 (£250 for students and DSS tenants) but an excess of £250 applies for escape of water, or, £1000 applies for subsidence under the Buildings and Contents Sections.
- Certain losses or damage if any endorsement/ clause is shown on your policy schedule - e.g. theft cover may be restricted under the Contents Section unless there is a Property Manager in place.
- Loss or damage due to illegal activities will not be covered under this policy.

Standard Cover

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 — Costs of tracing and accessing leaks (up to £1000) — Your legal liability as owner of your property — Theft or malicious damage caused by your tenants. <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 (if property not professionally managed) — 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 booklet - but wider cover is available with the Accidental Damage Option. 	<p>Section 1 - Buildings</p>

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"> – Accidental damage to audio, video and computer equipment – Contents in outbuildings (limited to £2500 for theft) and 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. <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, 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 – The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature – Theft of contents temporarily removed from the home – Loss or damage to your contents from any cause not listed in the policy booklet - but wider cover is available under the Accidental Damage Option – 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>