

Landlord Home Insurance

Policy booklet

Sainsbury's Bank

The logo for Sainsbury's Bank, featuring the text "Sainsbury's Bank" in white on an orange background. A white swoosh underline is positioned below the text, and a starburst graphic is located at the end of the swoosh.

Welcome

Thank you for choosing Sainsbury's Landlord Home Insurance to protect your property.

Your policy booklet includes everything you need to make full use of the services and benefits of your Sainsbury's Landlord Home Insurance.

If you need to make a claim, rest assured that you will receive a prompt, fair and efficient service.

If your circumstances change, or you need to change your cover, just call 0345 850 5500* to arrange the right cover.

Should you need help in a hurry, all our helplines are listed on the back cover.

* For your protection, calls may be recorded for security and training purposes and monitored under our quality control procedures.

Finding your way through this policy booklet

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Helpful advice

The following few tips will help protect you, your tenants and your property and make sure that should anything happen, you are as well prepared as possible. These tips are for guidance and advice only; they do not form part of your policy or contract of insurance and do not provide an authoritative interpretation of the law. You should consult your local authority council for further information on your legal obligations as a landlord.



Tenant check list

- Consider using a letting agent. They can be the simplest way to ensure that the property is maintained, rent is collected and all legal issues are carried out correctly.
- If you are not using an agent:
 - Draw up an Assured Shorthold Tenancy agreement, which has been reviewed by a solicitor and ensure all relevant parties sign it.
 - Ask for and check tenants' references. Using a tenant credit referencing service will also help make sure you get the right tenant.
 - Require a copy of your tenant's driving licence, passport or other proof of identity.
 - Advise your tenants to take out insurance to cover their belongings.
 - Provide your tenants with written procedures telling them who to contact if there is an emergency so you can be made aware and action any repairs.
 - Draw up an inventory, noting any damage and supply your tenant with a copy signed by yourself and the tenants.
- Leave a copy of instructions for any appliances at the property.
- Label stopcocks, fuses in fuse box, switches in the boiler and the cut off points for gas, water and electricity. We also recommend you point these out to your tenants when they move in.



Fire safety

- All soft furnishings such as sofas, armchairs, cushions and bedroom furniture must comply with fire safety standards and be made from fire resistant materials. New furniture should have a permanent label to show that it meets with the Fire Safety Regulations.
- Ask your tenant to report faulty equipment or problems immediately and take prompt action to see repairs are made.
- Make sure that smoke alarms are fitted, in working order and the batteries are replaced once a year. We recommend you fit mains operated inter-connected smoke alarms on each floor. This is a legal requirement on all new residential properties built after June 1992. You should also show your tenants where the smoke detectors are and ensure they know how to operate and test them.
- Supply and maintain fire extinguishers and/or fire blankets for the property.
- Supply carbon monoxide detectors.
- Leave the contact number for the gas supplier in a visible place in case your tenants suspect there is a gas leak.
- Your tenants should be aware of all escape routes and make sure that exit routes are clear and easily accessible in an emergency.



Health & safety

- Ensure that gas and electrical appliances are checked and maintained in a good working order and that gas appliances meet with Gas Safety Regulations. By law you must:
 - Organise an annual safety check to be carried out by a Gas Safe Registered engineer.
 - Keep a record of all the safety checks and issue a copy of the safety certificate to the tenant within 28 days of each annual check.
 - Ensure that the electrical system and any electrical appliances that you supply such as cookers, kettles, toasters, washing machines and immersion heaters are safe to use.
- You are required by law to look after the structure of the property. Make sure the following are in good order:
 - The structure and exterior of the property such as walls, floors and window frames, the drains, gutters and external pipes, steps from the street and garden paths, water and gas pipes and electrical wiring, basins, sinks, baths and toilets, fixed heaters and water heaters.
- When entering your property, you should under normal circumstances always ask for your tenant's permission and give at least 24 hours' notice.



Security

- Keep all your receipts and invoices in a safe place and take copies.
- Consider fitting exterior security lights to the property.
- Fit deadlocks or key-operated security bolts to all external doors and close and lock all windows and doors when the property is unoccupied.
- Fit a good quality, approved alarm (British Standard BS4737) and make sure your tenants know how to use it and that it is activated when the property is unoccupied.
- Where your property is furnished, mark your high risk items like televisions and DVD players. Use a security marker pen that can be read under ultra violet light to record your name and postcode on each item.



Winter precautions

- Lag pipes to provide extra protection against frozen pipes bursting in winter.
- Check the loft insulation is thick enough and in good condition (a depth of at least 6 inches or 150mm is recommended).
- If the property is unoccupied during the winter months, either ensure the system is drained or leave the heating on to maintain an air temperature of at least 10°C (50°F).

The insurance contract

About your policy booklet:

Throughout **your** policy booklet, certain words are shown in bold type. These words have special meanings which are detailed on pages 12–13.

Sainsbury's Bank plc introduces Halifax General Insurance Services Limited who administer Sainsbury's Landlord Home Insurance. Halifax General Insurance Services Limited deal with any claims **you** may need to make.

If **you** have any queries about **your** cover, **you** can call Halifax General Insurance Services Limited on the number listed on page 28 and tell them **your** policy number. **We** and Halifax General Insurance Services Limited want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy booklet and make sure **you** are covered for the sort of losses **you** think might happen,
- make sure that all **your** possessions in the **property** are insured and covered for an amount which will allow **you** to replace them,
- make sure that **you** understand the conditions and exclusions on pages 8–9 and 24–25, which apply to **your** policy, including the sections 'Your obligations as a landlord' and 'Unoccupancy' on page 9, because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as wear and tear and maintenance. The things which are not covered by **your** policy are stated:

- in the 'Exclusions which apply to the whole policy' section on pages 24–25,
- under 'What IS NOT covered' in each section of cover,
- where **your** policy schedule states 'Not Taken/Ineligible'.

Please remember that only those sections **you** have chosen apply to **you**. Please refer to **your** policy schedule and read it in conjunction with this policy booklet.

About your contract:

This policy is a legal contract between **you** and **us**. The two parts – **your** policy booklet and **your** policy schedule – make one legal document and **you** must read them together.

This policy is governed by the law that applies to the part of the **British Isles** where the **property** is situated. Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the **British Isles**.

All communication between **you** and **us** will be in English.

We relied on the answers **you** gave to the questions that **you** were asked when **you** took out the policy. **You** must tell **us** if any of **your** answers change during the **insurance period**. If **you** don't tell **us** about any changes, **we** may have the right to refuse any claims made after the change happened or to treat **your** policy as ended from the date of the change meaning that **you** will not be covered after that date.

Please refer to the 'Changes you must tell us about' section on pages 9–10 for full details.

Every time **we** or **you** make a change to this insurance **we** will send **you** a new policy schedule. **We** will remind **you** of the details of **your** insurance at least every 12 months. It will give **you** a chance to check that **your** policy still meets **your** needs.

The Insurer:

The insurance for this policy is underwritten by St Andrew's Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202932. **You** can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on **0800 111 6768**. St Andrew's Insurance plc is registered in England and Wales No. 3104671. St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: **Exchange Tower
Harbour Exchange Square
London
E14 9SR**

The main business of the insurer is effecting and carrying out insurance contracts.

Compensation scheme:

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on **0800 678 1100**.

Our part of the contract is as follows:

We provide the cover set out in **your** policy booklet. **Your** policy schedule shows which sections of **your** policy booklet **you** chose, the limits which apply and the total premium. If **you** have not chosen a particular section, it is shown as 'Not Taken/Ineligible'. This cover will only apply during the **insurance period** shown on **your** policy schedule.

Guarantees:

All claims work carried out by **our** approved contractors is guaranteed for 12 months.

Index linking:

Index linking will apply to **your** Contents section of cover. **We** will increase the sum insured **you** have chosen using the Durables Section of the Consumer Price Index or a similar index, to help protect **you** from the effects of inflation. When **you** renew **your** policy, if the index has risen, **your** sum insured and limits shown on **your** policy schedule will have been changed to include the rise. Please note, the policy inner limits shown on page 15 will not be raised by index linking.

For **your** protection, **we** will not reduce **your** sum insured if the index has moved down. Whatever cover or sum insured **you** choose, **you** should check the sum insured from time to time to ensure that it remains adequate, particularly when **you** make new purchases or acquisitions.

Your part of the contract is as follows:

You must pay the premium for each **insurance period**. **You** can pay the premium in one instalment when **you** take out cover or in monthly instalments.

If **you** pay premiums for this policy by monthly direct debit to **your** bank account and **we** do not receive a monthly premium payment when it is due, this could result in **us** cancelling **your** policy. Cancellation of this policy will take effect from the date it is paid up to.

We will not cancel **your** policy immediately. In the event that **we** do not receive a monthly direct debit payment, **we** will advise **you** accordingly and re-submit the unpaid amount for payment. If **your** monthly payment is still not made, **we** will write to **you** for the amount due.

Transferring your interest in the policy:

You cannot transfer **your** interest in this policy to anyone else unless **you** get **our** permission first.

Renewal:

We will write to **you** at the end of every **insurance period**.

You must regularly check **your** policy details to ensure that **your** policy still meets **your** needs.

The insurance contract

As part of **our** commitment to **you**, **we** review **our** home insurance products on a regular basis so **we** can continue to deliver value for money and ensure the best quality. This may from time to time involve changing one of the insurers or the terms and conditions of **your** cover on renewal. **You** agree that **we** may change an insurer on renewal without seeking **your** permission to do so.

If **we** offer to renew **your** policy automatically, **you** give **us** permission to do so on the basis of the renewal premium and policy conditions, details of which **we** will send **you** before the renewal date. If **you** do not wish **us** to do this, **you** can call **us** to let **us** know before the renewal date.

We may review **your** past claims history before offering to renew **your** policy. Following this review, if **we** offer to renew **your** policy, **we** may offer **you** a different type or level of cover at renewal. If **we** do not wish to offer to renew **your** policy **we** will confirm this to **you**.

Canceling or amending the policy:

You can cancel **your** policy by calling **us** or by writing to **us**.

If **you** cancel within the first 30 days' **your** premium will be refunded in full, unless **you** have made a claim. If **you** have made a claim, **your** premium will be refunded after the deduction of an amount to reflect the period of cover **you** have received. This 30-day period starts on the day **you** receive **your** policy documents or the day **your** policy starts, whichever is the later.

You can cancel at any other time by giving **us** 30 days' notice and **we** will refund any premium **you** have paid for the rest of the **insurance period**, provided it is more than £5.

We can cancel **your** policy by giving **you** 14 days' written notice at **your** last known address if:

- there is any change in risk occurring which increases the risk under **your** policy and which **we** are unable to insure,
- there is any event or circumstance outside **our** control that increases the risk under **your** policy that **we** could not have reasonably foreseen,
- **you** use threatening or aggressive language, violence or aggressive behaviour against **our** staff, contractors or property, or

- **you** fail to provide **us** with information **we** have requested that is relevant to **your** policy or any claim.

If this happens **we** will refund any premium **you** have paid for the rest of the **insurance period** unless there is evidence of fraud.

Your policy can also end as set out in the 'Changes you must tell us about', 'Your part of the contract is as follows' and 'Fraud' wording on pages 7–9.

If **you** have more than one property please make sure that **you** have separate insurance cover for each property.

We will only insure up to a maximum of 10 properties per customer. Please call **our** helpline on page 28 to discuss **your** needs.

Exclusions which apply to the whole policy:

The exclusions which apply to all sections of **your** policy are shown on pages 24–25.

Fraud:

The contract between **you** and **us** is based on mutual trust and **we** rely on the honesty of **our** policyholders. If **you** or anyone acting for **you** knowingly or recklessly:

- provides information to **us** that is not true in order to obtain cover or cover at a lower premium or on better terms; or
- provides information or documentation to **us** that is fraudulent or dishonestly exaggerates a claim; or
- otherwise acts or behaves fraudulently in relation to **your** policy;

then cover under the policy will end from the date of the fraudulent act and **we**:

- will not pay any part of a fraudulent or exaggerated claim;
- will not pay any claims arising after the date of the fraudulent act;
- will retain any premium **you** have paid;
- may recover any payments made to **you** or on **your** behalf and any costs and expenses incurred in respect of a fraudulent claim, whether these payments were made or costs and expenses incurred before or after the fraudulent act;
- may recover any payments made to **you** or on **your** behalf for any other claims arising after the fraudulent act.

Conditions which apply to the whole policy:

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown on page 25. If **you** do not keep to these conditions, **we** may decline **your** claim.

You must prevent loss or damage:

You must take all reasonable steps to prevent loss of or damage to everything which is covered under this policy.

You must keep all the **buildings** and all the **property** covered in good condition and good repair.

Failure to take reasonable steps to prevent loss or damage will result in a deduction from any claim payment, or may result in **your** claim being declined in full.

If the **buildings** have not been kept in a good state of repair, or if **we** have not been informed of the addition of a bedroom, extension or garage, **we** may deduct an amount from the claim payment or may decline **your** claim.

Your obligations as a landlord:

You must ensure that **you** comply with all regulations and legislation relating to **your** responsibilities as a landlord, including but not limited to:

- all gas appliances must be inspected and serviced at least annually by a Gas Safe Registered engineer. A Gas Safe Registered engineer must also carry out all repairs and maintenance,
- when the **property** is let out for the first time, a qualified electrician must inspect all electrical wiring and appliances. This inspection must be carried out at least every five years,
- all plugs must be fitted with a safety sheath, the correct fuse and be appropriately fitted to the appliance,
- **you** must keep records of all checks and work that has been carried out,

- **you** must ensure that any furniture and furnishings **you** supply meet the requirements set out in The Furniture and Furnishings (Fire Safety) Regulations 1988 (as amended), which set levels of fire resistance for upholstered furniture,
- **you** must give **your tenants** all relevant instruction manuals.

Unoccupancy:

If the **property** is **unoccupied** for more than 21 days, **you** or **your** agents must inspect the **property** at least every 14 days to make sure that:

- the gas, electricity and water supply is turned off at the mains and the system drained (unless the heating is maintained at an air temperature of at least 10°C/50°F),
- all external doors are able to be locked by a key from inside and out and are securely locked,
- all outbuildings, garages, accessible windows (including those accessible from adjacent roofs or walls) and patio doors are securely fastened and locked with key operated locks,
- the **buildings** and areas surrounding the **buildings** are free from fuel and waste materials.

You must keep a record of all inspections.

Changes you must tell us about:

You must tell **us** if any of the answers **you** gave to the questions **you** were asked when **you** took out **your** policy change during the **insurance period**. Specifically, **you** must tell **us** before any of the following:

- **you** are going to change **your** correspondence address,
- the number of bedrooms is going to change or a garage or extension is added to the **property**,
- the **property** is to become **unoccupied** for more than 60 days in a row,
- there will be a change to **your tenant**,
- part of the **property** is to be used for any business purpose.

You must also tell **us** as soon as possible if:

- **you** are convicted of a criminal offence (other than for motoring offences) during the **insurance period**,
- **your property** is not in a good state of repair. Examples of when a **property** is not in a good state of repair are incomplete building works, rot, damp, mould, infestation, faulty wiring, inadequate plumbing and roof/chimney damage.

Because **we** can change **your** terms or cover to reflect a change from when it happens, it is very important that **you** tell **us** about a change before it happens or as soon as **you** know about it. Once **you** have told **us** about a change, **we** will let **you** know whether **we** can continue **your** cover and, if **we** can, the terms on which it will continue.

If any of the above changes happen during the **insurance period**, **we** can do one or more of the following to take account of the change:

- treat **your** policy as ended from the date of the change meaning that **you** will not be covered after that date,
- apply different terms to **your** policy from the date of the change to take the change into account, for example, exclude certain cover from the date the change happened,
- refuse a claim made after the change or reduce the claim payment,
- increase or decrease **your** premium.

No Claims Discount:

You are entitled to a discount on **your** premium (known as a No Claims Discount) if **you** have not made a claim in the previous **insurance period**.

If **you** do not claim on **your** policy **you** can accumulate up to five years No Claims Discount.

If **you** have a No Claims Discount this will be detailed in **your** policy schedule.

Your No Claims Discount will be reviewed at **your** next renewal – it may be:

- adjusted up, if **you** have not made a claim during the previous **insurance period** and have not yet reached the maximum five years No Claims Discount, or
- adjusted down, if **you** have made a claim during the previous **insurance period**.

Important:

Your premium may rise even if **your** No Claims Discount increases, as the amount of **your** No Claims Discount is only one of the factors that **we** use to calculate **your** premium.

Protected No Claims Discount:

If **you** have not made a claim on **your** policy for five years in a row and **you** would like to protect the No Claims Discount **you** have accumulated, **we** can do this for an additional premium.

This protection will allow **you** to claim once in any one **insurance period** without reducing **your** No Claims Discount.

If **you** have Protected No Claims Discount this will be detailed in **your** policy schedule.

Words with special meanings

Whenever the following words appear in the policy booklet in bold print they will always have these meanings:

Accidental damage

Damage which has not been caused on purpose, or which was not inevitable.

British Isles

England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

Buildings

The **property**, fixtures and fittings, patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences, hedges and gates.

Contents

If **you** have told **us your property** is unfurnished and if **your contents** sum insured, as specified by **you** and shown in **your** policy schedule is £5,000, **contents** means:

- carpets, curtains, interior sun blinds, light fittings, fridges, freezers, washing machines, tumble driers, dishwashers, microwaves, gas and electric cookers and meters and garden machinery, belonging to **you**, or for which **you** are legally responsible and are in the **property**.

If **you** have told **us your property** is furnished and if **your contents** sum insured, as specified by **you** and shown in **your** policy schedule is £40,000, **contents** means:

- domestic furniture and furnishings (including **high risk items**), telephones, fixtures and fittings, carpets, curtains, interior sun blinds, light fittings, fridges, freezers, washing machines, tumble driers, dishwashers, microwaves, gas and electric cookers and meters and garden machinery which belong to **you** or for which **you** are legally responsible and are in the **property**.

Contents does not include the following:

- anything owned by or the legal responsibility of **your tenant**,
- pets and livestock,
- mobile telephones,
- any items more specifically insured by any other insurance policy,
- any item used for **your** trade or profession except in conjunction with **you** owning the insured **property**.

All **contents** must be named in a copy of the **property's** Inventory/Schedule Of Condition, which **you** and **your tenant** have both signed at the commencement of the Assured Shorthold Tenancy Agreement and which predates the loss or damage.

Excess

The first part of any claim which the person or people named as **policyholder** on the policy schedule has to pay. The amount is shown in **your** policy schedule.

Heave

Expansion of the ground beneath the **buildings**.

High risk items

Televisions, audio (including digital players) and video equipment, DVD equipment, pictures and paintings.

Insurance period

The period during which **you** have insurance cover. This is shown on **your** policy schedule.

Landslip

Rapid downward movement of sloping ground due to its slippage.

Property

The dwelling, its garages and outbuildings detailed in the deeds of the **property**, as shown in the policy schedule, let for residential purposes.

Rebuilding cost

The full cost of rebuilding all the **buildings** in the same form, size, style and condition as when new including:

- the cost of complying with local authority and other statutory requirements,
- architects, surveyors and legal fees,
- clearing debris, demolition and making the **buildings** safe.

Repair may be made using a suitable modern equivalent material wherever possible.

Storm

A period of violent weather defined as:

- strong winds with gusts of at least 55mph, sometimes accompanied by rain; and/or
- hail or snow of such intensity or weight that it causes damage to hard surfaces or breaks glass.

We will take into consideration the condition of **your property**. A **storm** can highlight damage rather than cause it and damage that happens gradually through wear and tear or due to lack of maintenance is not covered.
Rain alone is not a **storm**.

Subsidence

Downward movement of the ground beneath the **buildings** not due to the weight of the **buildings**.

Tenant(s)

An occupier of the **property** or any part of the **property**, either managed through a letting agent, or with whom **you** have a signed agreement of Assured Shorthold Tenancy, as defined in the 1988 Housing Act (amended 1996), which cannot include:

- persons seeking asylum in the **British Isles**,
- more than one student occupying the **property**,
- persons funding rent through the benefits agency,
- multiple occupancy (other than where agreed and accepted by **us**).

Unoccupied

When the **property** is not lawfully lived in by **your tenant**.

Vermin

Animals or insects that are destructive in their natural behaviour or considered pests or nuisances, including but not limited to rodents, weasels, squirrels, flies and cockroaches.

We/us/our

St Andrew's Insurance plc.

The insurer's details are shown on page 7.

You/your/policyholder(s)

The person or people named as **policyholder(s)** on **your** policy schedule.

Making a claim

How to make a claim for any of the following:

Section 1: Buildings

Section 2: Contents

Cover that applies to the whole policy

Follow these steps:

1. Check **your** policy schedule to see whether **you** are covered for **buildings** or **contents**.
2. If **you** are a victim of theft, attempted theft, vandalism, arson or riot, tell the police immediately and ask for a crime number. It would be helpful if **you** have an approximate cost to replace or repair the item(s) for which **you** would like to claim.
3. Telephone the claims helpline on the number listed on page 28 and tell them **your** policy number. **You** will find this on **your** policy schedule. They will register the claim from the details **you** provide and tell **you** what to do next.
4. DO NOT admit fault if **you** are being held responsible for injury or damage. Send all documents unanswered and without delay to Sainsbury's Landlord Home Insurance, PO Box 417, Halifax HX1 2WD.

How we settle claims:

This section details how **we** settle claims under **your** policy. Specific details of how **we** settle claims can be found in each section of the policy as follows; Buildings (page 20) and Contents (page 23).

The most **we** will pay for any one claim is the amount shown on **your** policy schedule unless a more specific limit applies. The 'Policy limits' are shown on page 15.

We will take off the **excess** from the amount **you** and **we** agree to settle **your** claim. The **excess** will apply to each separate incident even if **we** deal with more than one incident under each claim. If claims are made under two or more covers for loss or damage resulting from the same cause at the same time, only one **excess** will be deducted from the total amount of the claim.

Claims under Sections 1–2 and 'Cover that applies to the whole policy' will be negotiated with **you** by Halifax General Insurance Services Limited on **our** behalf.

If there is any disagreement, please see the complaints procedure on page 26.

Policy limits

The following limits apply to this policy:

Cover that applies to the whole policy:

COVERS	THE MOST WE WILL PAY FOR ANY SINGLE EVENT
Loss of keys or accidental damage to locks	£250
Liability cover Legal responsibility as owner and landlord of the property , including legal responsibility under the Defective Premises Act	£2,000,000
Legal responsibility as an employer to any gardener, caretaker or cleaner under a contract of employment with you and resulting from the work they are employed to do in relation to the property	£10,000,000

Section 1: Buildings

COVERS	THE MOST WE WILL PAY FOR ANY SINGLE EVENT
Repair or replacement including fees and related costs	The rebuilding cost
Loss of rent during repair	£20,000
Trace and access	£5,000

Section 2: Contents

COVERS	THE MOST WE WILL PAY FOR ANY SINGLE EVENT
Your contents in the property	Your contents sum insured specified by you , as shown on your policy schedule
High risk items (This only applies if you have told us your property is furnished)	£5,000 £1,500 single item limit
Metered water or liquid petroleum gas	£1,000
Metered oil	Up to your contents sum insured specified by you , as shown on your policy schedule
Satellite receiving equipment	£500
Your contents stolen from your garage or outbuilding forming part of the property	£500 in total for all outbuildings and garages
Loss of rent during repair	20% of your contents sum insured specified by you , as shown on your policy schedule

Cover that applies to the whole policy

What IS and IS NOT covered:

Locks and keys

What IS covered

If **you** or **your tenant** lose **your** keys or there is **accidental damage** to locks of outside doors and to the alarms in the **property**, **we** will pay the cost of:

- replacing keys,
- changing parts of the lock,
- replacing the locks.

What IS NOT covered

- The **excess**.
- Damage to locks caused by wear and tear, weather, mechanical or electrical breakdown.
- Replacing locks when only the parts need changing.

Please ensure that the cover and limits **you** have chosen are adequate for **your** needs. If **you** are not sure about any aspect of **your** cover please call the amendments number listed on page 28.

Liability

The following legal responsibilities are covered:

What IS covered

1. **Your** liability to pay damages and costs for:

- accidental death, disease, illness or physical injury to anyone; or

• **accidental damage** to physical property; occurring during the **insurance period** resulting from **your** breach of one or more of the following legal responsibilities:

- **Your** legal responsibility as owner of the **property**.
- **Your** legal responsibility as owner or bailee of **your contents** within the **property** (a bailee is a person who temporarily gains possession, but not ownership, of goods or other property).
- Anything **you** may do in **your** capacity as a landlord for the **property**.
- **You** being an employer to any gardener, caretaker or cleaner, under a contract of employment with **you** and resulting from work they are employed to do in relation to the **property**.

The most **we** will pay under this section for a single event that happens during any **insurance period** is £2,000,000, or up to £10,000,000 as an employer to any gardener, caretaker or cleaner.

What IS NOT covered

Injury, death, disease or illness to any of **your** family.

Any liability resulting from anything other than **you** being a landlord of the **property**.

Loss of or damage to any property in **your** care, custody or control.

Any liability resulting from **your** employment, trade, business or profession, other than the letting of the **property** or any part of the **property** for residential purposes.

Any liability resulting from **you** owning or using lifts (other than stair lifts), motorised or mechanically propelled or assisted vehicles, whether licensed for public road use or not, (other than garden machinery and motorised or electric wheelchairs).

Any liability arising out of an agreement, which would not have existed otherwise.

Any liability that occurs outside any **insurance period**.

Any defence costs and expenses incurred without **our** written consent.

Any liability covered by any other policy.

Any legal liability arising out of any malicious act committed by **you** or with **your** connivance.

Any damages, legal or other costs awarded by any court, tribunal or other body with no jurisdiction in the United Kingdom.

What IS covered

2. **Your** liability to pay damages and costs for **your** breach of **your** legal responsibility as owner of any **property** previously let for residential purposes by **you** and insured by **us** that arises under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, which sets out **your** legal duty of care for faulty work carried out by **you** or for **you** on any property **you** previously owned in the United Kingdom.

The most **we** will pay for any single event is £2,000,000.

What IS NOT covered

Any property previously owned and occupied by **you** in which **you** still hold legal title or have an interest.

Any death, illness, injury, loss or damage which occurs more than seven years after the last day of the **insurance period** in respect of any **property** insured by **us** and owned by **you**.

Anything under the 'What IS NOT covered' section of point 1 of this liability section.

What IS covered

3. Solicitors' fees incurred by **you** as a result of **your** breach of **your** legal responsibility for anything **you** may do in **your** capacity as a landlord of the **property** in respect of:
 - representation at any Coroner's inquest in the United Kingdom,
 - representation at any fatal accident enquiry in the United Kingdom.

If **you** die, points 1 and 2 of this liability section are transferred to **your** legal personal representative(s) provided that they follow the terms and conditions of **your** policy as far as they possibly can.

Section 1: Buildings cover

What IS and IS NOT covered:

This only applies if **your** policy schedule shows that buildings is applicable.

This section of the policy explains the cover **we** provide for the **buildings**. Words with special meanings are printed in bold type and can be found on pages 12–13.

Your buildings

Damage to **buildings** by the following:

What IS covered

1. (a) Fire, lightning, explosion, earthquake.
(b) Smoke.

What IS NOT covered

The **excess**.

Damage caused by air pollution from industrial businesses.

What IS covered

2. **Storm**.

What IS NOT covered

The **excess**.

Damage caused by frost.

Damage to fences, hedges or gates.

What IS covered

3. Flood.

What IS NOT covered

The **excess**.

What IS covered

4. (a) Freezing of water in fixed water or heating systems.
(b) Water escaping from washing machines, dishwashers, freezers, fixed water installations including but not limited to aquaria and fixed heating systems.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys, gullies and overflows.

Loss or damage caused by the failure or lack of sealant and/or grout.

Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on.

Subsidence of the site on which the **buildings** stand or of the site belonging to the **buildings**, or **landslip**. See Subsidence cover in point 10 of Section 1.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

The replacement cost of any part of any fixed water or fixed heating systems not damaged by freezing water.

What IS covered

5. Oil escaping from a fixed heating system.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

The replacement cost of any part of the fixed heating system.

What IS covered

6. Riot, civil commotion.

What IS NOT covered

The **excess**.

What IS covered

7. Vandalism.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

Loss or damage caused by anyone lawfully on or in any part of the **property**.

What IS covered

8. Theft or attempted theft using force and violence to get into or out of the **property**.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we**

will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

Loss or damage caused by anyone lawfully on or in any part of the **property**.

What IS covered

9. Falling trees or branches, lamp posts, telegraph poles or pylons.

What IS NOT covered

The **excess**.

Removal of any tree, lamp post, telegraph pole or pylon, where **buildings** are not damaged by its fall.

Where **buildings** are damaged, the cost of removal of any tree, lamp post, telegraph pole or pylon is limited to the fallen part only.

What IS covered

10. **Subsidence** and/or **heave** of the site on which the **buildings** stand or **landslip**.

What IS NOT covered

The **excess**.

Damage to patios, terraces, footpaths, swimming pools, tennis courts, drives, garden walls, fences, hedges, and gates unless the **property** is damaged by the same cause and at the same time.

Damage either to or resulting from solid floors moving, unless the foundations of the outside wall of the **property** are damaged by the same cause and at the same time.

Damage caused by river or coastal erosion.

Damage caused by any demolition, alteration or repair to the **property**.

Damage caused by or from poor workmanship, poor design or faulty materials.

Damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the **buildings**.

What IS covered

11. Falling aerials or satellite receiving equipment.

What IS NOT covered

The **excess**.

What IS covered

12. Vehicles, trains, animals or aircraft of any type including models such as drones, or anything dropped from any of them hitting the **buildings**.

What IS NOT covered

The **excess**.

Damage caused by domestic pets.

What IS covered

13. The attendance or forced entry by the Fire, Police or Ambulance services as a result of an emergency involving **your tenant**.

What IS NOT covered

The **excess**.

As well as the cover we provide for buildings, we also cover the following:

What IS covered

14. **Accidental damage** for which **you** are legally responsible to underground drains, pipes, cables and tanks which are used to provide services to or from the **property**.

What IS NOT covered

The **excess**.

The costs of clearing a blockage which has not resulted in physical damage to the drain, pipe, cable or tank itself.

Damage causing, or caused by, **subsidence** of the site on which the **buildings** stand or of the site belonging to the **buildings**, or **landslip**. See Subsidence cover in point 10 of Section 1.

What IS covered

15. Accidental breakage of glass, sanitary ware or ceramic hobs fixed to and forming part of the **property**.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

What IS covered

16. Trace and access.

If the **buildings** of the **property** are damaged due to escape of water from any domestic appliance or any fixed domestic water installation, or freezing of water in fixed domestic water or heating systems:

Section 1: Buildings cover continued

- **We** will pay the reasonable cost of removing and replacing any other part of the **buildings** necessary to find the source of the leak and making good. This includes the reinstatement of any drive, fence or path removed or damaged during the search.
- The most **we** will pay for any one event is £5,000.

What IS NOT covered

Damage occurring when the **property** is **unoccupied**.

The replacement cost of any part of the domestic appliance or fixed domestic water installation, unless damaged by freezing.

What IS covered

17. **We** also cover the following:

If the **property** can no longer be lived in by **your tenant** as a result of damage by covers 1–15 of Section 1, **we** will pay:

- up to two years' ground rent which **you** have to pay,
- rent **you** should have received but have lost.

What IS NOT covered

The **excess**.

Any claims costs once the **property** can be lived in again.

Anything under the 'What IS NOT covered' points of covers 1–15 of Section 1.

Any letting agent's share of the rent or any other expenses **you** must pay to the letting agent.

Any loss of rent if the **property** was **unoccupied** or no **tenant** was signed up to an Assured Shorthold Tenancy agreement with **you** immediately prior to the insured event giving rise to the claim.

What IS covered

18. If **you** enter into a contract to sell the **property**, the buyer will be entitled to the benefit of the cover provided by this policy once the sale has been completed if between entering the contract and completion of the sale/conclusion of missives, the **property** is damaged by any of the events described in covers 1–15 of Section 1.

What IS NOT covered

The **excess**.

This cover does not apply if insurance on the **buildings** of the **property** has been arranged by or for the buyer.

Anything under the 'What IS NOT covered' points of cover 1–15 of Section 1.

How we settle claims for Section 1: Buildings

What IS covered

The most **we** will pay for any one claim for repair is the **rebuilding cost**.

What IS NOT covered

In settling **your** claim **we** will:

- not pay for the cost of complying with building regulations, local authority or other statutory requirements, if notice of the need to comply was served on **you** before the damage occurred or if these related to undamaged parts of the **buildings**,
- not pay any loss of value resulting from replacement or repair of damage to the **buildings**,
- not pay for the cost of replacing or changing undamaged parts of the **buildings** which belong to a set or suite which have a common design or use when insured damage happens to another part or area of that suite or set and replacements cannot be matched and repair cannot be carried out satisfactorily.

If the **buildings** have not been kept in a good state of repair or if **we** have not been informed of the addition of a bedroom, garage or extension, **we** may deduct an amount from the claim payment or may decline **your** claim.

Repair may be made using a suitable modern equivalent material wherever possible.

If the repair or replacement cannot be economically carried out, **we** will pay the decrease in market value of the **property** due to the damage. **We** will not pay for more than it would have cost to repair the damage to the **buildings**, if the repair work has been done without delay, subject to the consent of the mortgage lender where there is a mortgage on the **property**.

Where **you** have a mortgage on the **property**, **your** mortgage lender may have the right to take over any claim from **you** and to ask **us** to pay any claim monies directly to them, rather than to **you**. Halifax General Insurance Services Limited will negotiate with the lender and pay the claim to the lender if it is satisfied that the lender has the right to ask **us** to do this.

See also the 'Policy limits' on page 15.

Section 2: Contents cover

What IS and IS NOT covered:

This only applies if your policy schedule shows that contents is applicable.

Your contents in the property

Loss of or damage to **your contents** in the **property** by the following:

What IS covered

1. Fire, lightning, explosion, earthquake.

What IS NOT covered

The **excess**.

What IS covered

2. Smoke.

What IS NOT covered

The **excess**.

Loss or damage caused by air pollution from industrial businesses.

What IS covered

3. **Storm**.

What IS NOT covered

The **excess**.

What IS covered

4. Flood.

What IS NOT covered

The **excess**.

What IS covered

5. Water escaping from washing machines, dishwashers, freezers, fixed water installations including but not limited to aquaria and fixed heating systems.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

The replacement cost of any part of the washing machine, dishwasher or freezer itself.

Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys, gullies and overflows.

Loss or damage caused by the failure of or lack of sealant and/or grout.

Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on.

What IS covered

6. Oil escaping from a fixed heating system.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

What IS covered

7. Riot, civil commotion.

What IS NOT covered

The **excess**.

What IS covered

8. Vandalism.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

Loss or damage caused by anyone lawfully on or in any part of the **property**.

Section 2: Contents cover continued

What IS covered

9. Theft or attempted theft using force and violence to get into or out of the **property**.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

Theft of **contents** from communal areas.

Loss or damage caused by anyone lawfully on or in any part of the **property**.

What IS covered

10. **Subsidence** and/or **heave** of the site on which the **buildings** stand, or **landslip**.

What IS NOT covered

The **excess**.

Loss or damage caused by solid floors moving unless the foundations of the outside walls of the **property** are damaged by the same cause and at the same time.

Loss or damage caused by any demolition, alteration or repair to the **property**.

Loss or damage caused by or from poor workmanship, poor design or faulty materials.

Damage caused by the action of chemicals on or the reaction of chemicals with any materials which form part of the **buildings**.

Damage caused by river or coastal erosion.

What IS covered

11. Falling trees, branches, aerials or satellite receiving equipment, lamp posts, telegraph poles or pylons.

What IS NOT covered

The **excess**.

What IS covered

12. Vehicles, trains, animals or aircraft of any type including models such as drones, or anything dropped from any of them.

What IS NOT covered

The **excess**.

22. Damage caused by domestic pets.

As well as the cover we provide for your contents in the property, we also cover the following:

What IS covered

13. Accidental breakage of glass that forms part of furniture and mirrors in the **property**.

What IS NOT covered

The **excess**. In addition, if the **property** is **unoccupied** for between 21 and 60 days **we** will impose an additional unoccupancy **excess**, as detailed within the 'Landlords unoccupancy' clause shown on **your** policy schedule.

Loss or damage occurring while the **property** is **unoccupied** for a period exceeding 60 days.

What IS covered

14. Loss of rent. If the **property** cannot be lived in by **your tenant** because of loss or damage by any of covers 1–12 of Section 2, **we** will pay for:

- rent **you** should have received but have lost,
- the cost of temporary storage of **your contents** (while the **property** is unfit to live in following loss or damage by any cause insured by covers 1–12 of Section 2).

What IS NOT covered

The **excess**.

Anything under the 'What IS NOT covered' points of covers 1–12 of Section 2.

Any costs once the **property** can be lived in again.

Any letting agent's share of the rent or any other expenses **you** must pay to the letting agent.

Any loss of rent if the **property** was **unoccupied** or no **tenant** was signed up to an Assured Shorthold Tenancy Agreement with **you** immediately prior to the insured event giving rise to the claim.

What IS covered

15. Metered water, oil or liquid petroleum gas.

Loss of metered water, oil or liquid petroleum gas caused by any of covers 1–12 of Section 2.

What IS NOT covered

The **excess**.

Anything under the 'What IS NOT covered' points of covers 1–12 of Section 2.

How we settle claims for Section 2: Contents

The most **we** will pay for any one claim is the cost of repairing or replacing **your contents**, but no more than **your** contents sum insured, as specified by **you** and shown in **your** policy schedule.

What IS covered

In settling **your** claim:

- **we** can either repair or replace any item or make a money payment instead.
- **we** will pay the cost of replacement as new if available or otherwise the nearest equivalent less any discounts obtainable.
- if an item is irreplaceable, **we** will base **our** payment on expert opinion of its value immediately prior to its loss or damage.

What IS NOT covered

In settling **your** claim **we** will:

- not pay for the cost of replacing or repairing any of **your contents** which are not named in a copy of the **property's** Inventory/Schedule Of Condition, which **you** and **your tenant** have both signed at the commencement of the Assured Shorthold Tenancy Agreement and which predates the loss or damage,
- not pay for the cost of replacing or changing undamaged parts of **your contents** which belong to a set or suite which have a common design or use when insured damage happens to another part or area of that suite or set and replacements cannot be matched and repair cannot be carried out satisfactorily.

If **you** wish to upgrade the quality of an item **you** are claiming for, the suppliers will accommodate this. The additional cost will be **your** responsibility but **you** will benefit from any discounts arranged on **your** behalf.

See also the 'Policy limits' on page 15.

Exclusions and conditions

Exclusions which apply to the whole policy

These are the exclusions which apply to all the sections of **your** policy:

1. Deliberate loss or damage
Any loss or damage caused, or allowed to be caused, deliberately or wilfully by anyone lawfully on or in any part of the **property**.
2. Radioactive contamination
Any claim or expense of any kind caused by:
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel,
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
3. War risks
Any loss or damage caused by any sort of war, invasion or revolution.
4. Terrorism
Any loss, damage, liability, cost or expense of any kind, caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.
5. Sonic bangs
Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
6. Pollution or contamination
Any claim or expense of any kind resulting from pollution or contamination which was:
 - a result of an intentional act,
 - expected or should have been expected,
 - not sudden,
 - not during any **insurance period**.
7. Defects
Any loss or damage caused by or from poor workmanship, poor design or faulty materials.
8. **Tenant** liability for loss or damage
Any loss or damage caused by **your tenant** for which they are legally responsible under the terms of **your** signed Assured Shorthold Tenancy Agreement.
9. Prior loss, damage or liability
We will not provide cover for or make payments in respect of any loss, damage or liability that occurred before the start date of **your** policy cover.
10. Computer viruses
Any loss or damage caused to equipment by computer viruses.
Any liability arising from computer viruses:
 - Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.
 - Equipment includes computers and anything else insured by the policy which has a microchip in it.
 - Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
 - Microchips include integrated circuits and microcontrollers.
11. Associated claims costs
Your costs in preparing, proving, agreeing or negotiating **your** claim.
12. Non-insured loss/costs
Any costs incurred to acquire a new **tenant**. Any costs incurred without **our** approval or permission. **We** will only pay the cost of replacing or repairing the damage. **We** will not pay any further costs, including any loss in value, which may occur as a result of insured loss or damage.
13. Uninsurable risks
 - Wear, tear and depreciation.
 - Any loss or damage caused by wet rot or dry rot, unless this was caused directly by any other cover insured by this policy.
 - Any loss or damage caused by fungus, woodworm, beetles, moths, insects or **vermin**.
 - Mechanical or electrical fault or breakdown.
 - Any process of cleaning, dyeing, renovating, altering, re-styling, repair or restoring.
 - Anything which occurs gradually, or deteriorates over a period of time or has reached the end of its useful life.
 - Detention or confiscation by HM Revenue & Customs or any official body.

Conditions which apply when you make a claim

These are the other conditions **you** must keep to as **your** part of the contract. Failure to adhere to conditions may affect **your** claim and/or cover.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better – please see the numbers listed on page 28.

In some cases there are other people **you** should contact first:

- if **you** are a victim of theft, attempted theft, vandalism, arson or riot, tell the police immediately and ask for a crime number. Then tell the customer helpline as soon as **you** can.

If someone is holding **you** responsible for an injury or any damage, **you** MUST NOT accept responsibility or make any offers of payment. Call the customer helpline immediately and give them full details in writing as soon as **you** can. If **you** receive any writ, summons or other legal document **you** must send it to Sainsbury's Landlord Home Insurance, PO Box 417, Halifax HX1 2WD, unanswered and without delay.

Abandonment

No **property** may be abandoned to **us**.

Rights and responsibilities

Halifax General Insurance Services Limited on **our** behalf may need to get into a building that has been damaged or try and make sure no more damage happens. **You** must help them to do so. **You** must not leave the **property** to **us** as **our** responsibility.

You must not dispose of damaged items or a claim may be prejudiced.

You must not settle, reject or negotiate any claim without the written permission of Halifax General Insurance Services Limited on **our** behalf.

You must substantiate **your** claim as required by **us**. When requested, **you** must at **your** own expense provide **us** with all reasonable details and evidence, including:

- written estimates and quotations,
- proofs of ownership and value,
- the cause of loss or damage.

We have the right, at **our** expense and in **your** name to:

- take over the defence or settlement of any claim,
- start legal action to get compensation from anyone else or to get back from them any payments that have already been made.

You must give Halifax General Insurance Services Limited on **our** behalf, and pay for, all the information **we** reasonably ask for about any claim.

You must help **us** to take legal action against anyone if **we** ask **you** to.

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **we** will only pay **our** share of any claim. **You** must provide Halifax General Insurance Services Limited on **our** behalf with full details of the other insurance policy.

Useful contact numbers

You will need to have your policy number available whenever you contact the helpline. You will find this on your policy schedule.

All helplines apply to the United Kingdom unless otherwise stated.

Claims, amendments or general information 0345 850 5500

(Monday to Friday 8am to 6pm
and Saturday 9am to 1pm)

Key recovery service 0345 850 5500

Your policy includes key fobs which enable you to benefit from a confidential recovery service in the event of loss.

Special requirements

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service. For the visually impaired we can provide documents in large print, Braille, or audit CD. Please contact a member of staff.

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Information correct as of June 2017.