

# What's Changed

## Let - Landlords Home Insurance Policy

### 09/2021 to 01/2022



For Republic of Ireland landlords home insurance policy wording reference: LETI/0122/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the September 2021 policy wording, with a wording reference of LETI/0921/PW, and the January 2022 policy wording, with a wording reference of LETI/0122/PW.

**IMPORTANT:** The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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Change Description	Old Wording	New Wording	What This Means for You
Add in definition for flood and embolden where shown elsewhere within the wording (page 8)	N/A	<p><b>Flood</b>  <i>Water from any source external to a building, which enters a building:</i>  <i>a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and</i>  <i>b) does so with a volume, weight or force which is substantial and abnormal</i></p> <p><i>whether resulting from <b>storm</b> or otherwise.</i></p> <p><i>For the avoidance of doubt the following do not constitute a Flood:</i></p> <p><i>c) the gradual seepage or percolation of water into a building (such as rising damp); and</i>  <i>d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence of a flood falling in the above definition.</i></p>	Greater clarity in the event of a loss.

Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<b>Storm</b> <i>A period of violent weather which may incorporate:</i> <ul style="list-style-type: none"> <li>• <i>wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</i></li> <li>• <i>torrential rain, falling at a rate of at least 25mm per hour</i></li> <li>• <i>snow to a depth of at least one foot (30 centimetres) in 24 hours</i></li> <li>• <i>hail of such intensity that it causes damage to hardened surfaces or breaks glass</i></li> </ul>	Greater clarity in the event of a loss.
Add into general exclusion 10 for damage caused by mica (page 15)	<i>10. Loss or damage caused by or resulting from the presence of pyrite or iron pyrite within the <b>buildings</b>.</i>	<i>10. Loss or damage caused by or resulting from the presence of mica, pyrite or iron pyrite within the <b>buildings</b>.</i>	Any damage to the <b>buildings</b> caused by MICA is excluded.
Add general exclusion 14 (Infectious Diseases Exclusion) (page 15).	N/A	<i>14. This insurance <b>policy</b> does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:</i> <ul style="list-style-type: none"> <li><i>a) infectious or contagious disease;</i></li> <li><i>b) any fear or threat of a) above; or</i></li> <li><i>c) any action taken to minimise or prevent the impact of a) above.</i></li> </ul> <i>Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.</i>	Greater clarity in the event of a loss.
Amend Building Works exclusion 5 (page 16)	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a result of violent and forcible entry or exit.</i>	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.</i>	Greater clarity in the event of a loss.
Under Section 1 - Buildings and Section 2 - Contents, peril 6 (Theft or attempted Theft) under ' <b>We</b> will not pay' update point b) (pages 21 & 27).	<i>b) for loss or damage resulting from theft or attempted theft from the <b>home</b> unless as a result of violent and/or forcible entry or exit other than any loss or damage which is covered under additional cover M – Theft or attempted theft by Tenant(s).</i>	<i>b) for loss or damage resulting from theft or attempted theft from the <b>home</b> unless as a result of violent and forcible entry or exit other than any loss or damage which is covered under additional cover M – Theft or attempted theft by Tenant(s).</i>	Greater clarity in the event of a loss.
Under Section 1 - Buildings and Section 2 - Contents, peril	<i>8. any person taking part in a riot, violent</i>	<i>8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil</i>	Confirms we cover malicious damage by

8 update to clarify cover (pages 21 & 27).	<i>disorder, strike, labour disturbance, civil commotion or acting maliciously</i>	<i>commotion or acting maliciously. This would include any malicious damage by <b>your</b> tenant(s).</i>	<b>your</b> tenant(s) (unless otherwise excluded)
Under Section 5 – Landlords Legal Expenses reintroduce definition of guarantor (page 37).	N/A	<b>Guarantor</b> <i>The individual or organisation assigned to the <b>tenancy agreement</b> that has received a <b>tenant reference</b> and provided a financial guarantee of the <b>tenant's</b> performance of his obligations under the <b>tenancy agreement</b>.</i>	<b>Guarantor</b> is referenced within the Section 5 – Landlords Legal Expenses wording.

## End of ‘Let 09/2021 to 01/2022 - What’s Changed?’ Document.

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