

Landlords Home Emergency Protection

Master certificate number: LHEM/BD/01/04/16

This policy summary does not contain the full terms and conditions of cover. Full terms and conditions can be found in the policy document.

This insurance is not an equipment maintenance contract, household building or contents policy. It complements **your** household insurance policies, providing services and benefits which are not usually available under such policies

Insurer

This policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited Registered in England No.354568. Registered Office: *Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA*

Your Policy is arranged by On Insurance, a trading style of On Hire limited who are authorised and regulated by Financial Conduct Authority (FCA), authorisation number 480928. Address: *50 Heaton Road, Newcastle upon Tyne, NE6 1SE* and administered by Business & Domestic Insurance Services, a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Address: *Warranty House, Savile Street East, Don Valley, Sheffield S4 7UQ*

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

WHAT IS COVERED

In the event of an emergency occurring in your property, we will:

- a) Advise you on what action to take to protect your tenant and your property;
- b) Send one of our authorised service agents/contractors to your property or arrange a convenient time for an authorised service agent/contractor to attend; and
- c) Cover the cost of providing emergency assistance detailed under the "What we will pay" section of your Policy

This cover is only provided if the emergency happens during the period of cover and it is caused by one or more of the following:

Electricity supply - Complete failure or breakdown of the electricity supply system within your property.

Primary heating system - Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system.

Plumbing and drainage - Failure of, or damage to the plumbing or drainage system which result in water damage inside your property.

Uninhabitable accommodation cover - If no-one can live in your property as a result of an emergency, the helpline will pay all your reasonable costs in getting basic accommodation for your tenant for one night, as long as the helpline approves it beforehand.

Security and glazing - Failure of, or damage not caused by you to, outside locks, doors or windows which means that your property is no longer secure.

Vermin - If you need to remove rats, mice, cockroaches, and wasps or bees nests from your property (this does not apply to animals and insects already in your property before you took out cover).

Roof - Damage to the roof of your property caused by storm or fallen trees or branches.

We will pay at our discretion up to £500 (including VAT) towards labour costs (including call out charges, materials and parts required to effect an emergency repair in your property) on any one occasion.

WHAT IS NOT COVERED

1. Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
2. Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
3. Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor's guarantees or warranties or insured parts covered through non-compliance with the manufacturer's operating instructions.
4. Any inherent or recurring manufacturer's design fault or defect.
5. Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
6. Any costs incurred due to boiler or system noise and/or where no fault is found.
7. Any intermittent faults.
8. No claim will be paid if it results from any of the following:
 - Damage or failure outside the boundary of the property.
 - Deliberate disconnection, withholding, or interruption of mains services to the property.
 - Loss or damage resulting from a wilful act.

- Any costs arising as a result of failure to service the boiler/ system or in accordance with the manufacturer's instructions.
 - Damage resulting from lack of proper maintenance/incorrect installation.
 - Shared pipe work leading to or from other properties.
9. Costs that have not first been notified through the correct helpline and carried out by the authorised service agent/ contractor.
 10. Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
 11. Any claim or event where the property has remained unoccupied for more than 30 days.
 12. Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
 13. Claims arising as a result of wear and tear,
 14. Boilers which exceed the age limit of the policy.
 15. Accidental damage to glass or replacement glass.

HOW TO CLAIM

REQUESTING ASSISTANCE

First check the circumstances are covered within the terms of this Policy and under the product you have purchased. Having done this telephone us stating your Policy Number, on:

0344 573 7912

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON: 0800 111 999

COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

In the first instant contact:

Business & Domestic Insurance Services
 Building A
 Venture House
 Arlington Square
 Bracknell
 Berkshire
 RG12 1WA
Telephone: +44 (0) 1344 706015
Fax: +44 (0) 1344 668437
Email: info@businessanddomestic.co.uk

If your complaint about the policy cannot be resolved by the end of the next working day Business & Domestic Insurance Services will pass it to:

Customer Relations Department
 UK General Insurance Limited
 Cast House
 Old Mill Business Park
 Gibraltar Island Road
 Leeds
 LS10 1RJ
Telephone number: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

For complaints relating to claims, please contact:

CET Structures Limited
 Unit 2 E2 First Floor,
 Boundary Court,
 Willow Farm Business Park,
 Castle Donnington,
 Leicestershire,
 DE74 2NN
Telephone number: 01332 818139
Email: customer.relations@cet-uk.com

In the unlikely event that the complaint is still not resolved to your satisfaction, you may refer to the Financial Ombudsman Service whose address is [Exchange Tower London, E14 9SR](#), telephone number **0800 023 4567** or **0300 123 9123**. Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Referral to the Ombudsman will not affect your right to take legal action against us. None of the above affects any right of legal action you may have.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk or by phoning **0800 678 1100** or **0207 741 4100**.

