

Landlord Property Emergency Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Emergency

Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England & Wales under Company No. 03034220

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a Landlord Property Emergency Insurance which covers your permanent place of residence against emergency repair for the period of insurance, subject to the policy terms and conditions. It does not cover normal day-to-day maintenance, which you should carry out and pay for.



What is insured?

- ✓ **Overall Maximum Benefit**
We will pay up to a maximum as detailed on your Certificate of Insurance for any one claim including VAT, call-out charges, labour, parts and materials.

Cover Level 1

- ✓ Burst pipes or sudden leakage likely to cause damage to your home or its contents.
- ✓ Failure or damage to underground drains or sewers.
- ✓ Failure of your domestic hot water heating.
- ✓ Total failure of your central heating involving a boiler or warm air unit
- ✓ A leakage caused by smashed toilet bowl or cistern or breakage of the cistern where there is no other toilet in the home.
- ✓ Accommodation payment where your home is uninhabitable.
- ✓ Security – damage caused due to a break in.
- ✓ Failure of your main services.

Cover Level 2 - as Cover Level 1 plus:

- ✓ Pest Infestation. Removal of wasps' nests, field and house mice or brown rats.

Cover Level 3 – as Cover Level 1 plus:

- ✓ Damage to mains electrical system.

Cover Level 4 – as Cover Level 2 plus:

- ✓ Damage to mains electrical system.

Please refer to your Policy Wording for full terms and conditions.

Your Cover Level is shown in your Certificate of Insurance.

Maximum Cover Limit is shown in your Certificate of Insurance.



What is not insured?

- ✗ Any Emergency, loss or damage arising from faults, damage or infestation you were aware of at the time you entered into this contract.
- ✗ The excess shown on your Landlord Property Emergency Certificate of Insurance.
- ✗ Dripping taps, results of hard water scaling deposits, burst or leaking flexible hose, slow seepage, leaking overflows, blocked or misaligned guttering, damage to boundary walls, hedges or fences.
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.
- ✗ In connection with the boiler or warm air unit: any boiler or warm air unit over 10 years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler or system noise.
- ✗ Breakdown of, loss or damage to macerator pump operated toilets and other mechanical equipment.
- ✗ Failure of any service where the problem is situated outside the boundary of the plot or land on which your home is situated.
- ✗ Any damage caused by the pests or infestations or by their removal.
- ✗ Pest infestations in the gardens or outbuildings.
- ✗ Breakage of internal glass or doors.
- ✗ Vandalism caused by your tenant or anyone staying at the property with your permission.



Are there any restrictions on cover?

- ! If you breach any of the conditions or fail to abide by your responsibilities we will not be liable to make any payments under this policy.
- ! The maximum cover limit is an aggregate benefit over the 12-month period of insurance, including VAT.
- ! Your boiler or warm air unit must have an output of less than 60kw per hour capacity and be less than 10 years old.
- ! We will not cover any claim where the premises have been left unoccupied for 30 consecutive days or more.
- ! We will not repair your boiler if it will cost more than replacing it or if suitable parts aren't available.



Where am I covered?

You are covered within the United Kingdom.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with emergency.
- You must protect your premises, keeping it in good condition and regularly carry out routine maintenance.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.