Residential Landlord Emergency Solutions

Insurance Product Information Document

Company: ARAG plc   **Product:** Residential Landlord Emergency Solutions

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

What is this type of insurance?
Residential Landlord Emergency insurance provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected event causes or is likely to cause damage to your property, make it unsafe or insecure to stay in or create a health risk to your tenants. The insurance pays for the contractor's costs up to the limit stated in the policy.

What is insured?

- ✓ **Main heating system**
  the complete breakdown of your main heating system.

- ✓ **Plumbing and drainage**
  damage to, or blockage or breakage or flooding of, the drains or plumbing system within the property.

- ✓ **Property security**
  damage to or failure of external doors, windows or locks which compromises the security of the property.

- ✓ **Toilet unit**
  breakage or a fault with the toilet that results in the loss of function providing there is no other toilet in the property.

- ✓ **Domestic power supply**
  The failure of the domestic electricity or gas supply

- ✓ **Lost keys**
  The loss or theft of the only available keys to gain access to the property.

- ✓ **Vermin infestation**
  removal of vermin infesting your property.

- ✓ **Emergency accommodation costs**
  for one night where your property is unsafe, unsecure or uncomfortable for your tenants to stay in.

What is not insured?

- ✗ Events that do not result in your property becoming damaged, unsafe or insecure for your tenants to stay in.
- ✗ Contractor's costs that you incur without our consent.
- ✗ The costs of reinstatement or redecorating your property where damage has been caused.
- ✗ Wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with.
- ✗ Heating breakdown if your boiler is more than 15 old.
- ✗ Warm air, LPG and solar heating.
- ✗ Boilers with an output over 60kw/hr.
- ✗ Leaking appliances.

Are there any restrictions on cover?

- ! Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to the sum shown in your policy wordng.
- ! Your tenants will have to pay for emergency accommodation and make a claim to us to be reimbursed.

Where am I covered?
You are covered for emergencies affecting your property in the UK, Isle of Man and Channel Islands

What are my obligations?
- You must be able to prove that your central heating boiler has been serviced during the 12 months prior to it breaking down.
- You must contact the 24/7 Residential Landlord Emergency helpline as soon as you can after the emergency arises.
- Someone must be at home to let the contractor in.

When and how do I pay?

The person who sells your Residential Landlord Emergency policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your let property insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your let property insurance.

When does cover start and end?

Cover starts and ends at the same time as your let property insurance policy.

How do I cancel the contract?

Where your premium for Residential Landlord Emergency Solutions has been included within your let property insurance premium, it cannot be cancelled independently from your let property insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Residential Landlords Emergency Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.