

Residential Landlords' Emergency Solutions

Policy Document



Residential Landlords' Emergency Solutions

Please read this document carefully and in full to familiarise yourself with the terms and conditions, and how you can contact us if you have a domestic emergency at your property which has been let to tenant(s) for residential purposes.

The policy wording starts on page 6 and provides full terms, conditions and exclusions of the insurance contract between you and the insurer.

If you are unsure about anything in this document please contact whoever you received your policy from.

Make a claim

To claim under this policy telephone

(lines are open 24 hours a day, 365 days a year). For more information, please see the 'Claims procedure'.

Main benefits of Residential Landlords' Emergency Solutions

With one call to us, an approved contractor will come to your rented property and make emergency repairs if your property is affected by an unforeseen domestic emergency which damages or threatens to cause damage making the property unsafe or insecure for your tenant(s) to live in, or cutting off essential services. The policy will pay up to £500 for all contractor's costs & charges and parts & materials used relating to the same emergency.

Our cover includes all the following domestic emergencies:

- the complete breakdown of your heating system
- plumbing and drainage problems
- damage which affects your property's security, including locks and windows
- if your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation
- **Optional** annual central heating boiler servicing is available on a pay-per-use basis by calling **01977 781 493**.

In addition we provide alternative overnight accommodation for your tenants if your property is unsafe or uncomfortable to stay in.

Our service is available 24 hours a day, 365 days a year and for additional peace of mind all our permanent repairs are guaranteed for 12 months.

Who is ARAG?

ARAG UK is part of ARAG SE, a global leader in legal expenses and assistance insurance which generates annual premium income in excess of £1.5 billion.

We recognise that we will only grow by ensuring that we provide responsive products and an excellent service to our customers. We are committed to providing our Residential Landlords' Emergency Solutions customers with a rapid response and faultless customer service if an emergency seriously affects the property.



Claims procedure

In the event of a property emergency:

1. **Please telephone**
(lines are open 24 hours day, 365 days a year) as soon as possible, providing us with your name, insured property's address, postcode, and the nature of the problem.
2. We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.
3. If you are claiming for alternative accommodation costs for your tenant(s) you must obtain our authority to incur costs before any bookings are made. Your tenant(s) will have to pay for the accommodation when they check out and send the receipt to you, to forward to us to be reimbursed.
4. It is important you notify us as soon as possible of any claim, and do not call out your own contractors as we will not pay their costs and it could stop your claim being covered.
5. You must report any major emergency which could result in serious damage to the property or injury, to the Emergency Services or the company that supplies the service.
6. Your call will be answered as soon as possible and may be recorded for training and security purposes.

What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Privacy Statement

This is a summary of how we collect, use, share and store personal information. To view our full privacy statement, please see our website www.arag.co.uk

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with the General Data Protection Regulations.

Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement. We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted. For a full list of privacy rights and when we will not be able to delete personal data please refer to our full privacy statement.

Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. For full terms and conditions of the policy, please read the policy wording.

Main features & benefits	Significant exclusions or limitations	Where found
<p>The insurer will pay emergency costs up to £500 for claims reported during the period of insurance for the following:</p>	<ul style="list-style-type: none"> The claim must be reported to us as soon as possible after your tenant(s) first becomes aware of the emergency. You always agree to use the contractor nominated by us. 	<p>Your policy cover</p> <p>2)</p> <p>3)</p>
<p>1. Main heating system The total failure or complete breakdown of the main heating system (including a central heating boiler) in the property.</p>	<ul style="list-style-type: none"> A central heating boiler will only be covered if it has been serviced within the last 12 months prior to a breakdown. A main heating system which is more than 15 years old. LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw hr. 	<p>Meaning of words & terms Central Heating Boiler</p> <p>What is not covered by this policy</p> <p>6)</p> <p>7)</p>
<p>2. Plumbing and drainage The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the property or its contents.</p>	<p>Blockage of supply or waste pipes due to freezing weather conditions.</p>	<p>What is not covered by this policy</p> <p>17)</p>
<p>3. Property security Damage to or failure of external doors, windows or locks which compromises the security of your property</p>		

Main features & benefits	Significant exclusions or limitations	Where found
<p>4. Toilet unit Breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other toilet in the property.</p>		
<p>5. Domestic power supply The failure of the property's domestic electricity or gas supply.</p>	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.	<p>What is not covered by this policy 9)</p>
<p>6. Lost keys The loss or theft of the only available keys, if you cannot replace them, to gain access to the property.</p>	Damage caused by gaining access to the property.	<p>What is not covered by this policy 8) b)</p>
<p>7. Vermin infestation Vermin causing damage inside the property or a health risk to your tenant(s).</p>		
<p>8. Alternative accommodation costs Your tenant(s) overnight accommodation costs (including transport there) up to £250 including VAT following a property emergency which makes the property unsafe, unsecure or uncomfortable to stay in overnight.</p>	Your tenant will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.	<p>Claims procedure 3)</p>

Main features & benefits	Significant exclusions or limitations	Where found
	Any claim <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where there is no-one at the property when the contractor arrives • involving a pre-existing problem • arising from any wilful or negligent act or faulty workmanship • for making permanent repairs once the emergency situation has been resolved • for damage that is caused by finding the cause of your claim and making the repair • relating to replacement of parts that gradually sustain damage or wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks 	What is not covered by this policy <ul style="list-style-type: none"> 1) 3) 4) 5) 8) 8) b) 10) 11)
	Residential Landlords' Emergency Solutions is available for properties located in Great Britain and Northern Ireland.	Meaning of words & terms Property

Residential Landlords' Emergency Solutions

This policy is evidence of the contract between **you** and the **insurer**.

Terms that appear in bold type have special meanings. Please read **Meaning of words & terms** for more information.

Your policy cover

Following an insured event which results in a **property emergency** the **insurer** will pay **emergency costs** provided that all of the following requirements are met:

- 1) **You** have paid the insurance premium.
- 2) The claim is reported to **us**
 - a) during the **period of insurance** and
 - b) as soon as possible after **your** tenant(s) first become aware of a **property emergency**.
- 3) **You** always agree to use the **contractor** chosen by **us**.

Insured **events covered**

1 Main Heating System

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a **central heating boiler**, all radiators, hot water pipes and water storage tanks) in the **property**.

2 Plumbing & Drainage

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within the **property**, which results in a **property emergency**.

3 Property Security

Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of the **property**.

4 Toilet Unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in the **property**.

5 Domestic Power Supply

The failure, whether or not caused accidentally, of the **property's** domestic electricity or gas supply.

6 Lost Keys

The loss or theft of the only available keys, if **you** cannot replace them to gain access to the **property**.

7 Vermin Infestation

Vermin causing damage inside the **property** or a health risk to **your** tenant(s).

8 Alternative Accommodation Costs

Your tenant(s) overnight accommodation costs including transport to such accommodation following a **property emergency** which renders the **property** unsafe, unsecure or uncomfortable to stay in overnight..

What is **not covered** by this policy

You are not covered for any claim arising from or relating to:

- 1) **emergency costs** which have been incurred before **we** accept a claim
- 2) an insured event which happens within the first 48 hours of cover if **you** purchase this policy at a different date from any other related insurance policy
- 3) **emergency costs** where there is no one at the **property** when the **contractor** arrives
- 4) any matter occurring prior to, or existing at the start of the policy, and which **you** believed or ought reasonably to have believed could give rise to a claim under this policy
- 5) any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions
- 6) a main heating system (including a **central heating boiler**) which is more than 15 years old
- 7) LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw/hr

What is **not covered** by this policy (continued)

- 8) the cost of making permanent repairs including any redecoration or making good the fabric of the **property**:
 - a) once the **property emergency** situation has been resolved
 - b) arising from damage caused:
 - i) in the course of the repair or
 - ii) in the course of investigation of the cause of the insured event or
 - iii) in gaining access to the **property**
- 9) the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
- 10) the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
- 11) **your** garage (except a **central heating boiler** located in a connecting garage), outbuildings, boundary walls, fences, hedges, cess pit, fuel tank or septic tank
- 12) the **property** being left unoccupied for more than 30 days consecutively unless **you** usually let out **your property** and are actively seeking a tenant
- 13) goods or materials covered by a manufacturer's, supplier's or installer's warranty
- 14) the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
- 15) a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
- 16) subsidence, landslip or heave
- 17) blockage of supply or waste pipes to the property due to freezing weather conditions
- 18)
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
 - d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
 - e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, burden of proving the contrary shall be upon **you**.

Policy **conditions**

Failure to keep any of these conditions may lead the **insurer** to cancel **your** policy, or refuse to pay a claim.

1. Your Responsibilities

You must:

- a) observe and keep to the terms of the policy
- b) not do anything that hinders **us** or the **contractor**
- c) tell **us** immediately after first becoming aware of any **property emergency**
- d) tell **us** immediately of anything that may materially alter **our** assessment of the claim
- e) cooperate fully with the **contractor** and **us**
- f) provide **us** with everything **we** need to help **us** handle the claim
- g) take reasonable steps to recover **emergency costs** that the **insurer** pays and pay to the **insurer** all costs that are recovered should these be paid to **you**
- h) minimise any **emergency costs** and try to prevent anything happening that may cause a claim
- i) allow the **insurer** at any time to take over and conduct in **your** name any claim, proceedings or investigation
- j) be able to prove that the **central heating boiler** has been serviced within the twelve months prior to the date of a **property emergency** claim.

2. Our Consent

We must give **you our** consent to incur **emergency costs**. The **insurer** does not accept liability for **emergency costs** incurred without **our** consent.

3. Settlement

You must not settle the **contractor's** invoice or agree to pay **emergency costs** that **you** wish to claim for under this policy without **our** agreement.

4. Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described on the back page of this policy and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent Claims

If **you** make any claim under the policy which is fraudulent or false, the policy shall become void and all benefit under it will be lost.

6. Cancellation

- a) **You** may cancel the policy within 14 days of purchasing the cover with a full refund of the insurance premium paid providing **you** have not made a claim that has been accepted.
- b) **You** may cancel this policy at any time by giving at least 21 days' written notice to **us**. The **insurer** will refund the premium for the remaining **period of insurance** unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.
- c) Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 21 days' written notice to **you**. The **insurer** will refund the premium for the remaining **period of insurance**. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:

- i) where the party claiming under this policy fails to cooperate with or provide information to **us** or the **contractor** in a way that materially affects **our** ability to process a claim, or **our** ability to defend the **insurer's** interests
- ii) where the party claiming under this policy uses threatening or abusive behaviour or language, or intimidates or bullies **our** staff or suppliers
- iii) where **we** reasonably suspect fraud.

7. Jurisdiction

This policy will be governed by English Law.

8. Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Meaning of **words & terms**

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear.

Central heating boiler

A boiler:

- a) located in the **property** (or connecting garage), and
- b) which has been serviced within the twelve months prior to the date of **your property emergency** claim.

Contractor

The contractor or tradesman chosen by **us** to respond to the **property emergency**.

Emergency costs

- a) **Contractor's** reasonable and properly charged labour costs, parts and materials.
- b) Where necessary, alternative accommodation costs incurred under Insured event 8.

The maximum payable by the **insurer** is £500 for all claims related by time or original cause.

Property

Your residential dwelling that is located in Great Britain and Northern Ireland and which provides self-contained accommodation for let to tenants for residential purposes.

Property emergency

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the **property**, and/or
- b) render the **property** safe or secure, and/or
- c) restore the main services to the **property**, and/or
- d) alleviate any health risk to **your** tenant(s).

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Period of insurance

The period shown in **your** main insurance policy taken out at the same time as this policy.

Vermin

Brown or black rats, house or field mice, and wasps' or hornets' nests.

We/us/our

ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**, Brit Syndicate 2987 at Lloyd's.

You/your

The person to whom this policy has been issued.

Signed by



Managing Director
ARAG plc

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Monday to Friday excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:



0207 327 5693, Fax: **0207 327 5225**



complaints@lloyds.com, Website: **www.lloyds.com/complaints**



Lloyd's, One Lime Street, London, EC3M 7HA

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:



0800 023 4567 or **0300 123 9123**



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at **www.financial-ombudsman.org.uk**

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

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www.arag.co.uk