

# Alan Boswell Landlord Home Emergency

## Insurance Product Information Document

**Company:** Collinson Insurance

**Product:** Home Emergency

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

### What is this type of Insurance?

This policy is for landlords and will cover you for the cost of an approved contractor to provide emergency assistance in response to a sudden and unexpected event occurring in your property.



#### What is Insured?

- ✓ Bursting or sudden leakage or damage to the plumbing and drainage system which is causing internal water damage to your property
- ✓ The sudden, unexpected failure or breakdown of the electricity or gas supply within your property
- ✓ Complete failure of your primary central heating system involving a boiler. this includes the failure of Your domestic hot water heating
- ✓ Removal of pest infestations in your property
- ✓ The sudden or unexpected failure of, or damage caused to external locks, doors or windows which compromises the security of your property
- ✓ Damage to, or mechanical failure of, the only accessible toilet or cistern in your property which results in complete loss of function
- ✓ Emergency, temporary repairs following damage to your roof which is causing internal water damage
- ✓ Up to £250 for alternative accommodation if your property is not fit to live in as a result of a covered emergency
- ✓ Up to £500 towards the cost of a new boiler if your boiler is beyond economical repair



#### What is not Insured?

- ✗ Any emergency within 14 days of the original start date of the policy
- ✗ Any claim when the property has been left unoccupied for more than 30 days in a row.
- ✗ Leaks not involving a sudden escape of water
- ✗ Breakdown of, loss of or damage to Saniflow toilets, domestic appliances, or other mechanical equipment
- ✗ External water supplies, or any water supply pipes that you are not responsible for.
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths, or showers
- ✗ Loss or damage arising from the utility company interrupting or deliberately disconnecting the mains services or any equipment they are responsible for
- ✗ Boilers that have not been serviced in line with the manufacturer's guidance or where you cannot provide evidence that the boiler has been serviced within the last 12 months.
- ✗ Heating systems more than 15 years old
- ✗ Heating systems that have an output of more than 60kw per hour.
- ✗ Infestations or pests in gardens, or outbuildings.
- ✗ Infestations where you have not taken reasonable hygiene measures to prevent it
- ✗ Breakage of internal glass or doors.
- ✗ Any loss caused by a break-in or vandalism that has not been reported to the Police.
- ✗ Flat or Tarpaulin Roofs
- ✗ Any claim involving guttering.
- ✗ Any costs incurred when you have not notified us and received our prior agreement.
- ✗ Subsequent claims arising from the same cause or event, when you have not taken or paid for the action recommended by our approved contractor to ensure that the original fault has received a permanent repair
- ✗ Any claims relating to CCTV, fire, security, or surveillance systems or to swimming pools, ponds, or fountains.



### Are there any restrictions on cover?

- ! The most we will pay per claim including callout, parts, labour, and materials is £500
- ! The property must be owned by you and rented to a tenant under a tenancy agreement
- ! The property must be located in Great Britain, Northern Ireland, the Isle of Wight, and the Isle of Man
- ! All boilers and other equipment must be serviced annually or in accordance with manufacturer's guidelines and you must keep all service documentation



### Where am I covered?

- ✓ United Kingdom, Channel Islands or the Isle of Man.



### What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- You must take all reasonable steps to protect your property and prevent loss and damage and to maintain your property in sound condition and good repair
- When you become aware of a possible claim under this policy, you must notify us immediately



### When and how do I pay?

You can either pay annually by debit/credit card or by monthly direct debit.



### When does the cover start and end?

The start and end dates of your cover are shown on your schedule of insurance



### How do I cancel the contract?

You can cancel this policy with 14 days of the initial start date and you will receive a refund of any premiums paid, provided you have not made a claim.

You can cancel after 14 days but you will not get any money back

To cancel, please contact us 01603 649650.