

ALAN BOSWELL LANDLORD HOME EMERGENCY INSURANCE

Insurance Product Information Document

Company: Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FS Number 202846

Product: Home Emergency Cover

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

What is this type of insurance?

This is a Landlord home emergency insurance which covers the private property, of which you are the legal owner and is used for domestic purposes, for emergency repairs arising from an incident covered under the policy.



What is insured?

Cover for up to **£500** for any one claim for the following incidents:

- ✓ Bursting or sudden leakage or damage to the plumbing and drainage system which will result in internal water damage to your property within Your Home. This includes leaking pipes, blocked drains, water tanks, blockages in toilet waste pipes (if there is only one toilet in the property) or leaking radiators
- ✓ Electrical/Gas Supply – the sudden, unexpected failure or breakdown of the electricity (or one phase thereof) or gas supply within your property
- ✓ Complete failure of your primary central heating system involving a boiler or warm air unit which is under 15 years old and has an output less than 60kw capacity this includes the failure of Your domestic hot water heating
- ✓ Pest infestation including Brown Rats, Black Rats, House Mice, Field Mice, Wasp Nests, Hornet Nests within your home including adjoining outbuildings, and cellars. The cover extends to the garden of your home in respect of Wasp Nests and Hornet Nests
- ✓ Security and glazing, the sudden or unexpected failure of, or damage caused to external locks, doors or windows which compromises the security of your home
- ✓ Damage to, or mechanical failure of, the only accessible toilet or cistern in Your Home which results in complete loss of function
- ✓ Damage to the roof of your home caused by storm, or fallen trees or branches causing ingress of water to the property
- ✓ Alternative Emergency Accommodation - Where your home is rendered not fit to live in as a result of an emergency covered by this policy, we shall at your request arrange and pay up to a total of £250 (including VAT) for reasonable overnight accommodation and/or the transport to such accommodation



What is not insured?

- ✗ An emergency which happens before the period of insurance starts or within 14 days of the date of first purchase of this policy
- ✗ Dripping taps
- ✗ burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop taps
- ✗ Leaking overflows
- ✗ Replacement of cylinders, tanks, radiators and sanitary ware
- ✗ Any claim where there is another working toilet within Your Home
- ✗ 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
- ✗ Replacement of light bulbs or fuses in plugs
- ✗ Loss or damage arising from the utility company interrupting or deliberately disconnecting the Mains Services or any equipment they are responsible for
- ✗ Any costs for work recommended as being undertaken following a service of Your boiler or warm air unit
- ✗ Any intermittent or reoccurring fault any re-lighting of the pilot light caused by failure to follow the manufacturer's re-lighting instructions.
- ✗ Any boiler or system noise
- ✗ Any airlocks in the central heating piping
- ✗ Any damage caused by the pests or infestations or by their removal
- ✗ Breakage of internal glass or doors
- ✗ Any loss caused by a break-in or vandalism that has not been reported to the Police
- ✗ Blocked or misaligned guttering
- ✗ Claims where the Home is Unoccupied for 30 consecutive days or more
- ✗ This policy does not cover any claim relating to burglar/fire alarms, CCTV, fire, security or surveillance systems or to swimming pools, ponds and fountains.



Are there any restrictions on cover?

- ! Properties of which you are not the legal owner
- ! Homes outside of the Geographical limits set out in the policy document
- ! Boilers and other equipment which is not serviced annually or in accordance with manufacturer's guidance.
- ! Where there is no written tenancy agreement in place between Landlord and tenant
- ! Properties used for commercial purposes other than letting
- ! Properties heated by more than a single boiler
- ! Boilers with an output in excess of 60Kw



Where am I covered?

- ✓ Your home must be situated within the mainland of Great Britain, Northern Ireland, the Isle of Wight and the Isle of Man



What are my obligations?

- 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 the breakdown or emergency
- You should ensure that all boilers and other equipment should be serviced annually or in accordance with manufacturer's guidance.
- You must protect your home, keeping it in good condition and regularly carry out routine maintenance.



When and how do I pay?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

In the first period of insurance

Cover will start 30 days after you take out this insurance for the first time and it will end 12 months after you took out the insurance.

At each subsequent renewal

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12 month period.

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording.



How do I cancel the contract?

You can cancel your insurance policy at any time by calling Alan Boswell on 01603 649650.

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance.