

# Summary of Cover

# Landlord - Emergency Plus Cover

This policy provides assistance for landlords who require insurance cover in the event of certain domestic emergencies and other incidents.

A summary of the main benefits and exclusions under the policy is set out below. For a full description of the cover provided, please see the policy terms and conditions.

Examples of what is covered	Examples of what is not covered
<b>Internal Plumbing &amp; Drainage</b> <ul style="list-style-type: none"> <li>✓ Repairs to your internal plumbing and/or internal drainage including where there is a total loss of water to your property or loss of water to your kitchen taps, blocked internal drainage, leaks, or loss of toilet facilities in your property</li> <li>✓ Up to £3,000 per claim, up to 5 claims per policy period up to a maximum of 5 claims across the whole policy per policy period</li> </ul>	<ul style="list-style-type: none"> <li>× Showers and sanitary ware (e.g. basins)</li> <li>× Smells and noises from pipework or drains</li> <li>× Any dripping tap that needs repairing</li> <li>× Leaking overflow pipes</li> </ul>
<b>External Drainage</b> <ul style="list-style-type: none"> <li>✓ Repairs in the event of leaks and blockages to external drainage, to leave your drain running clear</li> <li>✓ The engineer will clear the drain or repair or replace the damaged section of waste pipe</li> <li>✓ Up to £3,000 per claim, up to 5 claims per policy period up to a maximum of 5 claims across the whole policy per policy period</li> </ul>	<ul style="list-style-type: none"> <li>× Drains (sewers) for which you do not have responsibility (including any outside your property boundary) or beneath or inside any building</li> <li>× Additional repair work following resolution of the immediate problem, for example to prevent the problem happening again</li> <li>× External guttering, rainwater downpipes and soakaways</li> </ul>
<b>Electrical Emergency &amp; Breakdown</b> <ul style="list-style-type: none"> <li>✓ An emergency caused by, or breakdown of, the domestic electrical wiring supply system and its components (switches, sockets, fuse box)</li> <li>✓ Up to £3,000 per claim, up to 5 claims per policy period up to a maximum of 5 claims across the whole policy per policy period</li> </ul>	<ul style="list-style-type: none"> <li>× The re-setting of circuit breakers where it is not associated with permanent repair work and where it can be reset by you</li> <li>× All non-permanent wiring/electrics, e.g. kettles, fairy lights or any other appliances with plugs</li> </ul>
<b>Security &amp; Roofing</b> <ul style="list-style-type: none"> <li>✓ Boarding up broken glazing in order to make your property secure</li> <li>✓ Making your property secure in the event of loss of keys for external doors</li> <li>✓ Use of tarpaulin to protect property in the event of roofing tiles blown off during bad weather</li> <li>✓ Up to £3,000 per claim, up to 5 claims per policy period up to a maximum of 5 claims across the whole policy per policy period</li> </ul>	<ul style="list-style-type: none"> <li>× Doors or windows that do not secure the property</li> <li>× Loss of keys if your property is secure and not vulnerable to intruders</li> <li>× Replacement of garage doors or replacement/repair of the electrical unit powering a garage door</li> </ul>

## Do you already have cover elsewhere?

Homeowners are advised to check if their existing home insurance provides cover, expert assistance and repairs in the event of the domestic emergencies and incidents covered by this policy.

## Who is eligible to apply?

This policy is for landlords only. Retail, commercial and other premises used for business are not eligible for this cover, and council and housing association tenants will not need this service. Flats, maisonettes, mobile homes, bedsits, sub-divided homes and sub-let properties are not covered.

## When will I be covered?

For new policyholders, your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial exclusion period of 14 days where you will not be covered, giving you 11 and a half months' cover in your first year. For existing policyholders, who are renewing a policy, there is no exclusion period, so long as you renew within 60 days of your expiry date.

## Who provides this policy?

This policy is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. IPA is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which has a branch office in the UK regulated by the Financial Services Authority (FSA) (FSA register number 202664). IPA's registered address in the UK is The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR (Company number FC008998). It is arranged for you by HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with HomeServe Membership Limited who has arranged for you to enter into the policy, and a separate contract with Inter Partner Assistance SA for the policy itself. The total price you pay is unaffected by these arrangements.

## What happens next year?

If you choose to pay by Direct Debit or credit/debit card, excluding Maestro payments, you will receive your new policy documentation in advance of renewal to give you time to reconsider whether the cover is still right for you. If you are happy for your policy to continue it will automatically renew. If you have any queries or do not wish to continue with cover, simply contact HomeServe. If you choose any other method of payment, you will be sent an invitation to renew prior to your renewal date. Prices may increase in subsequent years. If you make any claim on your policy this may affect your future premiums.

#### **How can this policy be cancelled?**

If this policy does not provide the cover you need, or you wish to cancel for any other reason, you may cancel your policy by writing to us at the address shown on your policy schedule or contacting us on the customer services number shown on your policy schedule. The date that your policy will be cancelled and the amount of premium that will be due to us or from you will depend on whether (1) you have cancelled within the cancellation period for your policy as shown on your policy schedule; (2) you have made a claim; (3) you pay for your premium monthly, quarterly or annually. Please note that if you have made a claim, your premium will not be refunded in the case of annual payments and in the case of quarterly payments you must continue to make your premium payments for the remainder of the term of your policy. If you pay monthly and have made a claim your policy will be cancelled immediately and we will retain your last monthly premium payment. You will not be required to make any further payments of premium.

Please see the policy terms and conditions for further details of the cancellation terms including whether any premium will be due to us or from you.

#### **Please read the Terms and Conditions for further information.**

To make a claim or ask any questions please call **HomeServe FREE on 0800 24 7 999**. Please quote your policy number, which can be found on your policy schedule.

Any claim limit referred to in this document and in the policy documentation includes the cost of call-out, labour, materials and VAT, as applicable.