

Landlord - Gas Central Heating Cover with excess

Summary:

This policy meets the needs of landlords requiring assistance in the event of certain breakdowns of their gas central heating at their tenanted property. You may need to review the cover periodically to ensure it remains adequate for your needs.

The policy is underwritten by Aviva Insurance Limited and will run for 12 months, as shown in your Policy Schedule.

Type of Cover:

The cover you have chosen is Landlord - Gas Central Heating Cover with excess. This Policy Summary does not contain the full terms of your policy, for a full description of the cover provided; please see the policy Terms & Conditions.

Significant Features and Benefits:

The main benefits and exclusions under the policy are set out below.

Significant features and benefits	Relevant section in Terms & Conditions	Significant or unusual exclusions or limitations	Relevant section in Terms & Conditions
✓ A leak within or breakdown of the 'natural gas' gas central heating boiler, the central heating system and its associated pipes	What is covered?	× Taps	What isn't covered?
✓ Repair / replace leaking standard flat panel radiators, tanks and cylinders	What is covered?	× Toilets	What isn't covered?
		× Overflows	What isn't covered?
		× Waste pipes	What isn't covered?
		× Gas Supply Pipe	
		× A noisy boiler that's still working	
		× Showers	

If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999

Claims limit

There is no limit to number of claims and the claim value limit is up to the point the boiler is beyond economical repair (BER). For the first 6 months, you will not be entitled to a BER contribution or replacement. After 6 months, if the boiler is BER and under 7 years of age, we will replace it. If it is 7 years old or over then a £200 payment will be made towards its replacement. The claims limit includes the cost of labour, materials and VAT as applicable.

Exclusion period

To prevent claims on existing problems and to keep premiums low, there is an initial exclusion period of 14 days when you will not be covered, giving you 11 and a half months' cover in your first year. For existing policy holders, if you decide to renew your policy before the date of expiry, there will be no exclusion period at renewal.

Annual Landlords Gas Safety Inspection (CP12) and Annual Gas Boiler Service

Your policy includes provision for both an annual Landlords Gas Safety Inspection (CP12) and an annual gas boiler service by HomeServe. These are not elements of insurance and therefore do not form part of the contract of insurance, underwritten by the underwriter and are not regulated by the FCA. This also means that if you have any complaint relating to these services, you will not have the right to refer the complaint to the Financial Ombudsman Service.

The Landlords Gas Safety Inspection will record each gas appliance and whether or not they are safe to use at the time of inspection. The gas fired boiler at the property will be serviced to meet statutory requirements, manufacturer's recommendations and relevant codes of practice.

We will contact you to arrange for an engineer to carry out the annual Landlords Gas Safety Inspection and the annual gas boiler service. These will be undertaken together and will be available Monday to Friday, 9am to 5pm, excluding bank holidays.

Excess Amount Payable

You will have to pay the first **£50** of any claim. We can only accept payment using the following cards: MasterCard, Switch Maestro, Visa or Visa Delta. A separate excess payment is required for each claim you make. Please see the policy Terms & Conditions for further details.

Who is eligible for the policy?

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. Mobile homes, bedsits, sub-divided homes and sub-let properties are not covered.

The boiler at your property must have a power output of less than 60 KW/hr and be fired by natural gas (and not LPG, electric or oil). Your property must not be heated by dual purpose boilers, a warm air heating system, combination and unvented cylinders or thermal storage units.

When will I be covered?

For new policy holders, your policy starts the day your application is processed; you would then be able to make a claim following the exclusion period.

Making a claim

If an incident occurs at your tenanted property, which is covered by your policy, please call 0800 247 999 and we will arrange for the incident to be dealt with in accordance with the Terms & Conditions of your policy. Lines are open 24/7, 365 days a year.

Cancellation rights

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0800 247 999 within 28 days of the policy start date, which is inclusive of your 14-day statutory cancellation period, and we'll cancel it for you. If you wish to cancel after this 28-day period, please see your policy documents for the Terms & Conditions. As long as you haven't made a claim you'll receive a refund of any premium paid.

HomeServe may cancel this policy by giving you at least 7 days' notice in writing to the last address you provided us if you're seriously in breach of the terms of your policy. Examples of a serious breach include: failure to make a payment despite contact from us; failure to provide complete and accurate answers to the questions we ask (see the Consumer Insurance (Disclosure and Representations) Act 2012 section in Important Information), submitting a fraudulent claim or if you use threatening or abusive behaviour towards our engineers or staff. If we cancel the policy we'll refund the premium paid for the remaining period of cover, unless you've made a claim. We can refuse to renew any individual policy. For full details, please refer to your policy Terms & Conditions.

What happens at the end of the policy period?

Your premium may increase at renewal. In addition, if you make any claim on your policy this may affect your future premiums. You will receive your new policy documentation in advance of renewal to give you time to consider whether the cover is still right for you. If you pay by Direct Debit or credit/debit card, excluding Maestro payments, your cover will automatically renew on the terms in your new policy documents unless you tell HomeServe you do not wish to renew. If you choose any other method of payment you will be sent an invitation to renew prior to your renewal date which will explain how you can renew.

Complaints procedure

If you have a complaint, please phone 0800 247 999 or write to HomeServe at Freepost RLYC-LXAL-GEEH, Customer Relations Department, HomeServe, Cable Drive, Walsall, WS2 7BN in the first instance. Every effort will be made to resolve your complaint to your satisfaction. If your complaint relates to the insurance cover provided under this policy and it is not resolved to your satisfaction, then you may have the right to refer the matter to the Financial Ombudsman Service. If your complaint relates to any non-insured service provided under this policy, you will not have the right to refer the complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Both the underwriter of this policy and HomeServe are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we or the underwriter are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. If entitled to compensation you would be covered for 90% of the claim, without any upper limit. Further information about the scheme arrangement is available from FSCS.

Details about our Regulator

This policy is underwritten by Aviva Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 202153. Aviva Insurance Limited is registered in Scotland, company no. 2116 and the registered address is Pitheavlis, Perth, PH2 0NH.

This policy is sold, arranged and administered by HomeServe, which is a trading name of HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (registered in England company no. 2770612) which is authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activity under firm reference number 312518. The regulatory status of Aviva Insurance Limited and HomeServe can be checked by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.