

Landlord Combined Cover

Summary:

This policy meets the needs of landlords requiring assistance in the event of certain internal plumbing and drainage, electrical wiring, security and locks and central heating problems 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 Combined Cover. 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
Internal Plumbing & Drainage ✓ Repairs of leaks and blockages within your internal plumbing and drainage system on your property ✓ Repairs to dripping or seized taps ✓ Repair a non flushing toilet	What is covered?	× External drains	What isn't covered?
		× Household appliances	What isn't covered?
		× Gas supply pipe	What isn't covered?
Electricity Emergency & Breakdown ✓ An emergency caused by, or breakdown of, the domestic electrical wiring supply system and its components (switches, sockets, fuse box)	What is covered?	× Showers	What isn't covered?
		× Roofing	What isn't covered?
Security ✓ Boarding up broken glazing in order to make your property secure ✓ Making your property secure in the event of loss of keys for external doors	What is covered?		
Gas Central Heating Breakdown ✓ A leak within or breakdown of the 'natural gas' gas central heating boiler, the central heating system and its associated pipes ✓ Repair / replace leaking standard flat panel radiators, tanks and cylinders	What is covered?		

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 the number of claims, and up to £4,000 per claim, except for Gas Central Heating, where 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 the boiler is under 7 years of age, we will replace it, but if it is over 7 years of age 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.

Who is eligible for the policy?

This policy is for landlords only and is only applicable for apartments and flats. 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. Houses, 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 you find that this cover does not meet your needs, please contact us on 0800 247 999 within 28 days of the policy start date which is inclusive of your 14 day statutory cancellation period and we will cancel this policy. You will receive a refund of your premium as long as you have not made any claims. If you cancel after this 28 day period please refer to your Policy Documents for the Terms & Conditions that apply.

HomeServe may cancel this policy by giving you at least 7 days' notice in writing to the last address provided to us if you are seriously in breach of the terms of your policy. Examples of a serious breach include: if you submit a fraudulent claim or if you use threatening or abusive behaviour towards our engineers or staff. If we cancel the policy, we will refund the premium paid for the rest of the current period of cover, unless a claim has been made. We can refuse to renew any individual policy. For the full description of the cancellation rights, please see the 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.