



Residential Landlord Emergency Assistance

Key Facts Summary



POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

This is a summary of the cover provided under Residential Landlord Emergency Assistance. It does not contain full details of policy terms, exclusions and conditions. For full details of this insurance please refer to the policy wording, a copy of which is available to you on request.

Please note: the information which follows is a description of the standard covers provided by this insurance which can change due to selection of covers and any endorsements which may be applied.

Type of insurance	Residential Landlord Emergency Assistance is an assistance insurance contract designed to provide emergency assistance to prevent damage or further damage to your property, make your property safe and secure and to prevent risk to health or to safety.
Who provides this insurance	Legal Protection Group Limited, who administer and manage this insurance on behalf of the insurer, International Insurance Company of Hannover SE.
How long does the cover last	Unless otherwise agreed, this insurance will remain in force for 12 months from the date of commencement and for any period for which you renew this insurance (as long as the premium is paid).
Territorial limit	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Choice of law	Unless otherwise agreed by us in writing, this insurance is governed by the laws applying to England and Wales.

Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Following an insured incident listed below, we will appoint an authorised repairer to carry out emergency repairs and the insurer will pay call- out fees, labour costs and the cost of replacement parts and materials.	The most the insurer will pay for any one emergency is £500 or £1,000 (including VAT) depending on which cover option is selected.	Meaning of words and terms – emergency assistance costs
	The most the insurer will pay for overnight accommodation is £100 (including VAT) per tenant subject to a maximum total of £250 (including VAT).	Meaning of words and terms – emergency assistance costs
	The emergency must be reported to us upon discovery or, in any event, no more than 48 hours from the time you or the tenant first became aware of the emergency.	Our obligation to you <i>Provided that (ii)</i> and What to do if you need to make a claim
	A maximum of six emergencies are covered in any one period of insurance, after which this policy will be cancelled.	Information regarding your policy and General conditions applying to the whole policy 8 a)
	We will select the authorised repairer and you must agree with their decision on the most suitable method to resolve the emergency.	Our obligation to you <i>Provided that (iii)</i> and General conditions applying to the whole policy 1 e)

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Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Insured incident 1 – Main Source of Heating		
Complete failure to function or breakdown of the main source of heating in your property.	Non-domestic heating, warm air systems or solar powered systems.	Meaning of words and terms – main source of heating
	Heating systems which have not been serviced within the 12-month period prior to the date the emergency happens.	What you are not covered for (i)
	Heating systems which are more than 15 years old on the date the emergency happens and/or heating systems which have an output exceeding 60 kw/hr.	What you are not covered for (ii)
	Heating systems which are beyond economic repair.	What you are not covered for (iii)
Insured incident 2 – Domestic Electric or Gas Supply		
Complete failure of the domestic electric or gas supply in your property.	Interruption, disconnection or failure of the mains utility services.	General exclusions applying to the whole policy 11)
Insured incident 3 – Internal Plumbing and Drainage		
Failure, blockage, leak or damage to the internal plumbing and drainage system in your property.	Supply pipes or drainage systems which are the responsibility of the relevant utility company.	Meaning of words and terms – internal plumbing and drainage
Insured incident 4 – Toilet Unit		
Failure, blockage, leak or damage to the toilet bowl or cistern in your property.	Cover does not apply if there is another functioning toilet in your property which can be accessed.	What you are covered for <i>Please note that</i>
Insured incident 5 – Pest Infestation		
An infestation of pests causes a health or safety risk to your tenants or damage to your property.	Cover is limited to an infestation of wasps' or hornets' nests, brown or black rats or house or field mice.	Meaning of words and terms – pests
Insured incident 6 – Windows, Doors and Locks		
Failure to function or damage to the external doors, windows or locks in your property.	There is no cover for internal doors, glass or locks.	What you are covered for <i>Please note that (i)</i>
	The repairer will attempt to make your property safe and secure which may involve boarding up windows and/or repairing broken locks.	What you are covered for <i>Please note that (ii)</i>
Insured incident 7 – Lost or Broken Keys		
The keys to your property are broken, lost or locked inside your property and there is no immediate access to a spare set.	The repairer will attempt to gain access to your property and make it safe and secure which may involve boarding up windows and/or repairing broken locks.	What you are covered for <i>Please note that</i>
Insured incident 8 – Roof Damage		
Damage caused to the roof of your property due to adverse weather conditions or fallen trees.	The repairer will attempt to prevent further damage or water ingress which may involve using a tarpaulin or similar material to resolve the emergency.	What you are covered for <i>Please note that (i)</i>
Insured incident 9 – Overnight Accommodation		
The cost of one-night's accommodation (room and cost of transport only) for your tenants if your property is uninhabitable following an emergency.	You will have to pay all costs which will be reimbursed when you send us valid receipts.	What you are covered for <i>Please note that</i>



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Significant general exclusions or limitations	Where to look in the policy wording
There is no cover for properties which are sub-let. Cover also does not apply for gates, walls, fences, hedges, garages (other than integral garages), sheds, greenhouses, outbuildings not designed to be permanently lived in, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal parts of a property for which you do not have sole responsibility.	Meaning of words and terms – property
We will not cover any emergency you or the tenant were aware of before this insurance started or any emergency which happens in the first 14 days of the start date of this insurance if this policy is taken out separately to any other insurance policy (such as landlord’s building insurance).	General exclusions applying to the whole policy 1)
The insurer will not pay any costs incurred before we have accepted your claim or costs which we have not authorised in advance.	2 a)
Items or parts which need to be replaced as a result of natural wear and tear.	3)
Repairs required due to a lack of normal day-to-day home maintenance you or the tenant should be expected to carry out.	4)
Failure to carry out repairs recommended to you or where an emergency has recurred due to your failure to carry out a permanent repair after our contractor had carried out a temporary repair to resolve the emergency.	5)
Repairs which are covered under a warranty or guarantee.	6 a)
Repairs resulting from a manufacturing defect or faulty installation or repairs.	6 b)
Properties which have been unoccupied for the last 30 days in a row (unless you are actively seeking a tenant during this period).	7 a)
Damage caused by having to gain access to your property or to trace the source of the emergency.	8 a)

Important note: This policy excludes certain situations and circumstances and it is important that you read the policy wording to ensure you are familiar with its terms and conditions and that it meets your demands and needs. If you have any queries over the suitability of this cover and its terms and conditions, then please contact your insurance adviser.

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Cancellation rights

You can cancel this insurance within 14 days of taking it out, or within 14 days of receiving your policy documents, whichever is later. You will be entitled to a full refund of premium paid as long as no claims have been made during the current period of insurance.

At all other times you or we can cancel this insurance subject to 7 days' notice. Subject to the terms of business between you and the person who sold you this insurance, you may be entitled to a partial refund as long as no claims have been made in the current period of insurance.

If there is evidence of a fraudulent or exaggerated claim, we can cancel this insurance from the date of the alleged claim and can recover any sums paid in respect of that fraudulent or exaggerated claim. No refund of premium will be payable.

Full details of cancellation rights can be found in the policy wording.

What to do if you need to make a claim

To report a claim, you or your tenant must contact our claims reporting line immediately, or within 48 hours from the time you or the tenant first became aware of the emergency, on the helpline number specified in your policy wording.

Under no circumstances should you instruct a contractor or incur any costs before we have accepted a claim as the insurer will not pay any costs incurred without our agreement.

Full details of the claims procedure can be found in the policy wording.

The insurer

This insurance is underwritten by International Insurance Company of Hannover SE who are registered in Germany, registration number HRB 211924.

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom.

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if they cannot meet their obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk

What to do if you have a complaint

We will at all times endeavour to provide you with a high level of service. However, if things go wrong and you are not happy with our standard of service, please let us know:

Email: complaints@legalprotectiongroup.co.uk

Phone: **0333 700 1040**

Post: **Customer Service Department, Legal Protection Group Limited, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ**

If we are not able to resolve your complaint to your satisfaction, then you can contact the Financial Ombudsman Service as long as you are eligible to complain:

Email: complaint.info@financial-ombudsman.org.uk

Phone: **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones)

Post: **Financial Ombudsman Service, Exchange Tower, London E14 9SR**

You can also visit their website www.financial-ombudsman.org.uk and follow the guidelines on how to complain.

Using the Financial Ombudsman Service does not affect your legal rights.

Full details of the complaints process can be found in the policy wording.

LEGAL PROTECTION GROUP LIMITED

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