

Landlord

Home Emergency Cover

Policy Wording



This Policy has been arranged by Motorplus Limited (trading as ULR Additions) and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Important Information

The Aims of this Insurance Policy

This Policy is an Emergency policy and not a household buildings or contents policy. It should complement the Property insurance policies, and provide benefits and services which are not normally available under these policies.

This Policy does not cover normal day-to-day Property maintenance such as attention to items which tend to gradually wear out over a period of time, or need periodic attention, for example the de-scaling of central heating pipes or the replacement of tap and cistern washers.

We undertake to provide rapid, expert help if You suffer an Emergency arising from an incident covered under this Policy.

We will arrange for one of Our nationwide list of approved Contractors to attend and take action to stabilise the situation and resolve the Emergency

Standard of Workmanship

Qdos Broker & Underwriting Services Limited will monitor the progress of Your assistance but cannot be responsible for the repair work provided by a Contractor

Demands and Needs

This Policy meets the demands and needs of customers who want to insure against the risk of certain domestic Emergency situations.

Motorplus Limited does not make any personal recommendation as to whether this Policy will suit Your individual circumstances.

Cancellation Provision

We hope that You are happy with the cover this Policy provides. You have the right to cancel the Policy at any time by sending Us notice in writing. If You send notice in writing within 14 days of receiving the Policy then We will return the premium in full providing You have not made a claim on the Policy. This is called the "cooling off period". If You cancel at any other time, there will be no refund of the premium.

We may give 14 days notice of cancellation of this Policy by recorded delivery letter to You at Your last known address. If We issue notice of cancellation We will refund the premium for any unexpired Period of Insurance.

Making a Claim 24/7

1. Check that the circumstances are covered.
2. Telephone 0844 822 1979, ensuring that you have this document and your Policy number to hand.

Major emergencies which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services.

Suspected gas leaks should always be reported to National Grid UK on 0800 111 999

Definitions

The words and phrases listed below will have the following meanings:

Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this Policy.

Contractor

A contractor carrying out repairs approved and authorised by Us

Emergency

A sudden unexpected event occurring during the Period of Insurance, involving Your Property which, in Our opinion, exposes the Insured Persons to a risk to their health, or necessitates immediate remedial action to render the Property safe or secure, and avoid damage or further damage, or restoration of the Main Services.

Emergency Repairs

Sections 1-6: Work undertaken by a contractor to resolve the Emergency by completing a temporary repair which will resolve the Emergency but may need to be supplemented by a permanent repair. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair. This condition does not apply to Primary Heating System cover where the part is not available at the point of call out.

Section 7: Work undertaken by a Contractor in dealing with the professional extermination and/or control of Pests in the event of an Emergency

Insured/Insured Person(s)/You/Your

The owner, tenant and members of their family residing in the Property.

Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of the insurer.

Limit of Indemnity

The maximum amount the Insurer will pay in respect of Emergency Repairs to resolve the Emergency, comprising call-out, labour, parts and / or materials:

Sections 1 to 7: £500 (incl VAT) per claim

Alternative Accommodation: £100 (incl VAT) per claim

Main Services

Mains drainage to the boundaries of the Property, water, electricity and gas within the Property and the Primary Heating System or hot water where no alternative exists.

Period of Insurance

12 months from inception or the period of time for which the Insurer has agreed to provide this insurance as detailed on the Policy Schedule.

Pest(s)

a) wasps' and/or hornets' nests;

b) rats;

c) mice.

Primary Heating System

The principal central heating and hot water system in the Property including the boiler or warm air unit, programmer, room thermostat, pumps, hot water cylinder, and radiators but excluding any form of solar heating system and any non-domestic central heating boiler or source of heat.

Property

The property, together with garage(s) and outbuildings, all used only for Your domestic purposes or which is let to private tenants, and situated within the Territorial Limits at the address shown on the Policy Schedule.

Territorial Limits

United Kingdom of Great Britain and Northern Ireland.

We/Our/Us

Motorplus Limited (trading as ULR Additions) and Qdos Broker & Underwriting Services Limited, insurance intermediaries who have been delegated the authority to bind cover and manage claims on behalf of the Insurer.

This Policy Will Cover

In the event of an Emergency the Insurer will indemnify the Insured, subject to the Limit of Indemnity, in respect of costs incurred for a Contractor to carry out Emergency Repairs of up to £500 (including VAT):

1. Burst pipes or sudden leakage likely to cause damage to the Property or its contents.
2. Failure of Your domestic water mains supply, gas, electricity (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of Your domestic hot water heating.
3. Total failure and/ or breakdown of Your Primary Heating System
4. Inoperable toilet, breakage of the internal mechanism within the cistern which prevents flushing and creates an Emergency as there is no other toilet in the Property.
5. The Property being made insecure due to either complete failure of or damage to the Property's external locks, doors or windows.
6. The roofing, down-piping or guttering failing and further water damage being a likely result of such failure.
7. An infestation of Pest(s).

Additional cover

Uninhabitable accommodation

In the event of the Property becoming uninhabitable and remaining so overnight the Insurer will, at their discretion, arrange and pay up to £100 including VAT in total for:

- i) Your overnight accommodation; and/or
- ii) transport to such accommodation.

This Policy Will Not Cover

1. The Insurer will not be liable for costs incurred in respect
 - a. normal day-to-day maintenance or any matter that is not an Emergency;
 - b. breakage of internal glass or of any basin, bath, bidet or shower base;
 - c. failure of any services where the problem is situated outside the boundary of the plot of land on which Your Property is situated or beyond the part of the sole or shared supply system or piping for which You are legally responsible;
 - d. the cost of effecting permanent repairs once the immediate Emergency situation has been resolved, including any redecoration or making good the fabric of the Property
 - e. damage incurred in gaining necessary access;
 - f. breakdown of, loss of or damage to domestic appliances or Saniflow toilets and other mechanical equipment.
2. In connection with the Primary Heating System or warm air unit or hot water, the Insurer will not be liable for costs incurred in respect of:
 - a. air locks in the central heating piping;
 - b. the re-lighting of central heating boilers;
 - c. failure of zone or changeover valves or energy
 - d. management systems;
 - e. any claim involving a boiler or warm air unit with an output exceeding 170,000 btu's capacity;
 - f. breakdown and/or failure of Economy 7 Storage Heater(s);
 - g. any boiler or warm air unit more than 15 years old;

- h. replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts;
- i. any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions. Any recommendations following servicing should be carried out and the costs will be Your responsibility;
- j. any intermittent or reoccurring fault;
- k. any water pressure adjustments or failure caused through hard water scale or sludge;
- l. fuel lines including gas leaks;
- m. any re-lighting of the pilot light (please refer to manufacturers handbook), or the incorrect operation or routine adjustments of time or temperature controls;
- n. any boiler or system noise;
- o. any radiator valves.

General Exclusions

The Insurer will not be liable for costs incurred in respect of:

1. Pre-existing problems or circumstances known to You at the time You purchased the insurance and which You did not notify to us.
2. Any costs incurred where You have not notified Us and obtained Our prior authorisation.
3. Boilers over 15 years old.
4. Damage to contents located within the Property
5. Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories.
6. Callout charges, materials, labour charges or other costs covered by a manufacturer's, supplier's or installer's guarantee or warranty.
7. Callout charges if there is no-one at the Property when the Contractor arrives.
8. Any additional charges or costs incurred at Your request in fitting replacement parts or components of a superior specification to the original.
9. The interruption or disconnection of utility services to the Property however caused, or the failure or breakdown of the electricity, water or gas supply.
10. Any amount payable in respect of an insured event where the cost is recoverable under any other form of insurance or maintenance agreement (or which would be recoverable but for the existence of the insurance provided under this Policy).
11. Subsequent claims arising from the same cause or event, when You have not taken or paid for the action recommended by Our Contractor to ensure that the original fault has received a definitive repair.
12. Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards.
13. Any claim when the Property has been left unoccupied for more than 30 consecutive days.
14. Any claim directly or indirectly caused by or contributed to or arising from:

- a. ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
 - d. war, terrorism, piracy, riot, revolution or other similar event;
 - e. any software, stored program, computer, device or system failing (or partly failing) because of a date-based event.
15. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this Policy.
 16. Any legal liability or Consequential Loss arising from the provision of, or any delay in providing the services to which this Policy relates.
 17. Costs associated with another Property or communal/ shared areas if Your Property is in a multiple-occupancy or multiple-usage block or building.
 18. Equipment which has not been installed serviced or maintained in accordance with statutory regulations or manufacturer's instructions or has been incorrectly used or modified or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
 19. Costs incurred where no fault is found.

General Conditions

1. If You fail to pay any premium on the date due We will notify You in writing within 5 working days and Your Policy will be suspended immediately. Full payment will be required within 30 days of the due dates. If this is not received Your Policy will be cancelled. Your Policy will be reinstated once full premiums have been received, subject to no claims in the interim period.
2. You should declare all facts which are likely to affect this insurance. Failure to do so may prejudice Your entitlement to claim, and if You are uncertain as to whether a fact is material, it should be disclosed to Us.
3. You should carry out or arrange for normal continuous maintenance of Your Property and on the systems servicing the Property and You must take all reasonable steps to avoid or minimise any claim. All boilers should be serviced annually and a copy of the service documentation will be required for Our records.
4. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
5. Your full compliance with the terms and conditions of this Policy is necessary before a claim will be paid.
6. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this Policy all benefit and any premium paid shall be forfeited.
7. The Insurer may take proceedings at its own expense in Your name to recover any money paid under this Policy.
8. You must notify Us immediately if a claim occurs. If for any reason We authorise You to use a Contractor You appoint You should obtain an estimate for the work and contact Us for authorisation to continue. You will supply us with a written statement substantiating the claim within 28 days of reporting the claim, together with all certificates, information, evidence and receipts required by Us at Your own expense.

9. If any dispute arises as to Policy interpretation, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the Complaints Procedure. Using this service will not affect Your legal rights.
10. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.
11. It is a condition precedent to Our providing the services detailed in this Policy, that You undertake to promptly pay the Contractor or Qdos Broker & Underwriting Services Limited for all work authorised by You which is not covered under this Policy.
12. If You intend to leave Your Property unoccupied when cold weather is normally expected, You must take all normal precautions to prevent frost damage, including turning off the water supply and leaving central heating on a low setting.
13. You must maintain in full force and effect buildings insurance which covers the standard range of perils throughout the Period of Insurance.

Complaints Procedure

It is Our intention to give You the best possible service but if You have any questions or concerns about this insurance or the handling of a claim You should in the first instance contact: The Nominated Complaints Handler, Qdos Broker & Underwriting Services Limited, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY, Tel: 01455 850000, Fax: 01455 841000, Email: compliance@qdosconsulting.com.

Please ensure Your Policy number is quoted in all correspondence to assist a quick and efficient response. If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, Tel: 0845 080 1800, Email: complaint.info@financial-ombudsman.org.uk.

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of Your claim, without any upper limit.

You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Data Protection Act 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. Motorplus Limited trading as ULR Additions is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.