

Landlord

Home Emergency Cover

Policy Summary



Introduction

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

Insurer

This insurance 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. 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 register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Type of Insurance and Cover Provided

This is an emergency policy and not a buildings and/or contents policy. It should complement your property insurance policies, and provide benefits and services which are not normally available under these policies.

Cancellation Right

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, by sending us written notice and returning the insurance documents. This is known as the 'withdrawal period'. We will refund to you any premium you have paid and we will recover from you any payments we have made.

If you do not cancel your policy, it will continue in force for its term and you will be required to pay the premium.

We may cancel this insurance immediately if you do not pay a premium or if you fail to pay a premium under any direct debit instalment scheme.

Making a Claim 24/7

1. Check that the circumstances of the claim are covered by this insurance policy.
2. Telephone us immediately stating your policy number on 0844 822 1979

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.

Significant Features and Benefits

This policy includes the following benefits which are explained in detail in the policy document:

- Up to £500 (including VAT) for emergency repairs in respect of the following:
- Burst pipes or sudden leakage which is likely to cause damage to your property or contents
- Failure of your domestic water mains supply, gas or electricity supply

- Blockage, breaking or flooding of drains or sewers
- Total failure and/or breakdown of your primary heating system
- Inoperable toilet where no other toilet is available in your property
- Failure of or damage to the property's external locks, doors or windows which affects the security of the property
- Failure of the roofing, down-piping or guttering and water damage being a likely result of such failure
- An infestation of rats or mice or a wasp or hornets nest inside your property
- Up to £100 (including VAT) for overnight accommodation should your property become uninhabitable

Significant Exclusions or Limitations

There are some situations which are not covered. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. The most significant exclusions of this policy are set out below.

There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does not apply to:

- Any circumstances known to you at the time of applying for this insurance or at any time prior to the commencement of this insurance – see General Exclusions 1
- Any property outside the United Kingdom – see Territorial Limits
- Normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency – see This Policy Will Not Cover 1
- Damage to your property or contents – see General Exclusions 4
- Costs associated with another property or communal/ shared areas if your property is in a multiple occupancy or multi usage block or building – see General Exclusions 17
- Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturers instructions – see General Exclusions 18
- Damage incurred when the property has been left unattended for more than 30 days – see General Exclusions 13
- Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement – see General Exclusions 10
- Any costs incurred where you have not notified us of your emergency and have not obtained our prior authorisation – see General Exclusions 2
- Boilers over 15 years of age – see General Exclusions 3

Conditions of this Cover:

- The minimum period you may hold this policy is 12 months; please note that your statutory cancellation rights remain unaffected by this condition – see General Conditions 1
- You should have taken out, and keep in force a buildings insurance policy covering your property – see General Conditions 13
- You should carry out or arrange for normal continuous maintenance of your property and on the systems servicing the property – see General Conditions 3

Duration of Cover

This policy will expire one calendar year from the date it was issued.

How to Make a Complaint

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please write to: 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 ensure 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. 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.