

Residential Landlords' Emergency Solutions

Insurance Product Information Document

Company: ARAG plc

Product: Residential Landlords' Emergency Solutions

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Residential Landlords' Emergency Solutions provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected event causes or is likely to cause damage to your rented property, make it unsafe or unsecure to stay in or create a health risk to your tenant(s). The insurance pays for the contractor's costs up to the limit stated in the policy.



What is insured?

- ✓ **Main heating system**
the complete breakdown of the main heating system in the property.
- ✓ **Plumbing and drainage**
damage to, or blockage or breakage or flooding of, the drains or plumbing system within the property.
- ✓ **Property security**
damage to or the failure of external doors, windows or locks which compromises the security of the property.
- ✓ **Toilet unit**
breakage or a fault with the toilet that results in the loss of function provided there is no other toilet in the property.
- ✓ **Domestic power supply**
the failure of the domestic electricity or gas supply.
- ✓ **Lost keys**
the loss or theft of the only available keys to gain access to the property.
- ✓ **Vermin infestation**
removal of vermin infesting the property.
- ✓ **Alternative accommodation costs**
for one night where the property is unsafe, unsecure or uncomfortable to stay in.



What is not insured?

- ✗ Events that do not result in the property becoming damaged, unsafe or unsecure to stay in.
- ✗ Contractor's costs that you incur without our consent.
- ✗ The costs of reinstatement or redecorating the property where damage has been caused.
- ✗ Wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with.
- ✗ Heating breakdown if the boiler is more than 15 years old.
- ✗ Warm air, LPG and solar heating.
- ✗ Leaking appliances.



Are there any restrictions on cover?

- ! Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to the sum shown in your policy wording.
- ! Your tenant(s) will have to pay the alternative accommodation costs and send the receipt to you, to forward to us to be reimbursed.



Where am I covered?

You are covered for emergencies affecting your property in Great Britain and Northern Ireland.



What are my obligations?

- You must be able to prove that the central heating boiler has been serviced during the 12 months prior to it breaking down.
- You must contact the 24/7 Residential Landlords' Emergency helpline as soon as you can after the emergency arises.
- Someone must be at the property to let the contractor in.
- If your property is powered by a biomass boiler or anaerobic digester system you are required, with our agreement, to choose and pay for your own contractor. You must send us the receipt for the insurer to reimburse you.



When and how do I pay?

The person who sells your Residential Landlords' Emergency Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your landlords' insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your landlords' insurance.



When does cover start and end?

Cover starts and ends at the same time as your landlords' insurance policy.



How do I cancel the contract?

Where your premium for Residential Landlords' Emergency Solutions has been included within your landlords' insurance premium, it cannot be cancelled independently from your landlords' insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Residential Landlords' Emergency Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.