

Landlord Property Emergency Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: Property Emergency

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

This document provides a summary of key information and benefits relating to your Insurance Policy. Full details of cover levels, including the sum insured and any additional benefits, are available in the policy documentation.

What is this type of insurance?

This is a Landlord Property Emergency Insurance which covers your permanent place of residence against emergency repair for the period of insurance, subject to the policy terms and conditions. It does not cover normal day-to-day maintenance, which you should carry out and pay for.



What is insured?

- ✓ Overall Maximum Benefit – Up to the limit shown in your policy schedule (including VAT, labour, parts and call-out)

Emergency repairs for:

- ✓ • Burst pipes or sudden leaks
- ✓ • Blocked or damaged drains or sewers
- ✓ • Failure of mains services (electricity, gas or water)
- ✓ • Failure of hot water or central heating (including boiler under 15 years old)
- ✓ • Loss of home security following break-in
- ✓ • Missing or damaged roof tiles causing risk of further damage
- ✓ • Toilet failure where no alternative is available
- ✓ • Accommodation costs if the property becomes uninhabitable (where applicable under your cover level)
- ✓ • Pest infestation (rats, mice or wasps – where included in your cover level)
- ✓ • Damage to mains electrical systems (where included in your cover level)

The level of cover provided depends on the cover level shown in your policy schedule.



What is not insured?

- ✗ Issues you were aware of before cover started
- ✗ The policy excess
- ✗ General maintenance issues or gradual deterioration (for example dripping taps, slow leaks or scaling)
- ✗ External or boundary problems (for example guttering, fences or garden infestations)
- ✗ Drain blockages from internal fixtures (for example sinks, baths or showers)

Boiler-related exclusions including:

- ✗ • Systems over 15 years old
- ✗ • Gas leaks, pilot lights, servicing or system noise
- ✗ Mechanical breakdown (for example macerators)
- ✗ Issues outside the property boundary
- ✗ Damage caused by pests or infestations
- ✗ Breakage of internal glass or doors
- ✗ Damage caused by tenants or permitted occupants



Are there any restrictions on cover?

- ! The total amount we will pay is limited to the maximum shown in your policy schedule.
- ! Cover only applies if your boiler or warm air unit is under 15 years old and less than 60kw output.
- ! No cover if the property is left unoccupied for more than 30 consecutive days.
- ! We will not repair appliances where the cost exceeds replacement or parts are not available.
- ! All claims are subject to the policy terms, conditions and your responsibilities.



Where am I covered?

- ✓ You are covered within the United Kingdom and Northern Ireland.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with emergency.
- You must protect your premises, keeping it in good condition and regularly carry out routine maintenance.



When and how do I pay?

- Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

- Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

- If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.
- If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, and provided that no claims have been made or are pending, you will be entitled to a pro-rata return of premium.