

Property Emergency Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

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 the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a 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**
We will pay up to a maximum as detailed on your property emergency schedule for any one claim including VAT, call-out charges, labour, parts and materials.
- ✓ Burst pipes or sudden leakage likely to cause damage to your home or its contents.
- ✓ Break-in or vandalism reported to the Police (a crime number should be obtained for further reference) which compromises the security of the home.
- ✓ Failure or damage to pipes, drains or sewers.
- ✓ Failure of your mains services, electricity, gas and water.
- ✓ Damage to mains electrical wiring.
- ✓ Failure of your domestic hot water heating.
- ✓ Total failure of your central heating involving a boiler or warm air unit causing unreasonable discomfort or risking frost damage to the home.
- ✓ Missing or repositioned roof tiles likely to cause damage to the home or its contents.
- ✓ A leakage caused by smashed toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the home.
- ✓ Pest Infestation. Removal of wasp and hornet nests, field and house mice or brown rats within the main building of your premises.

Please refer to your Policy Wording for full terms and conditions.

(Maximum Claim Limit: as detailed on your Policy Schedule)



What is not insured?

- ✗ Any Emergency, loss or damage arising from faults, damage or infestation you were aware of at the time you entered into this contract.
- ✗ The excess shown on your Property Emergency Policy Schedule.
- ✗ Dripping taps, results of hard water scaling deposits, burst or leaking flexible hose, slow seepage, leaking overflows, blocked or misaligned guttering, damage to boundary walls, hedges or fences.
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.
- ✗ In connection with the boiler or warm air unit: any boiler or warm air unit over 15 years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, any boiler or system noise.
- ✗ Breakdown of, loss or damage to macerator pump operated toilets and other mechanical equipment.
- ✗ Failure of any service where the problem is situated outside the boundary of the plot or land on which your home is situated.
- ✗ Any damage caused by the pests or infestations or by their removal.
- ✗ Pest infestations in the gardens or outbuildings.
- ✗ Breakage of internal glass or doors.
- ✗ Vandalism caused by your tenant or anyone staying at the property with your permission.



Are there any restrictions on cover?

- ! If you breach any of the conditions or fail to abide by your responsibilities we will not be liable to make any payments under this policy
- ! The maximum cover limit is an aggregate benefit over the 12-month period of insurance, including VAT
- ! Your boiler or warm air unit must have an output of less than 60kw per hour capacity and be less than 15 years old.
- ! We will not cover any claim where the premises have been left unoccupied for 30 consecutive days or more.
- ! We will not repair your boiler if it will cost more than replacing it or if suitable parts aren't available



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.