

Landlord Home Emergency Insurance

Insurance Product Information Document



Company: City & Commercial Insurance Company (PCC) Limited re Smart Cover Insurance Cell a company licensed and regulated in Guernsey by the Guernsey Financial Services Commission (GFSC)

Product: Landlord Home Emergency Insurance

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of insurance?

This is a Landlord Home Emergency Insurance which covers your private property, of which you are the legal owner and is used for domestic letting purposes only, 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 of £500 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 underground drains or sewers.
- ✓ Failure of your main services.
- ✓ 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.
- ✓ 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 wasps nests, field and house mice or brown rats within the main building of your premises.
- ✓ Missing or repositioned roof tiles likely to cause damage to the home or its contents.



What is not insured?

- ✗ Any incident which occurs within the first 28 days after the commencement of Your policy is not covered.
- ✗ Any Emergency, loss or damage arising from faults, damage or infestation you were aware of at the time you entered into this contract.
- ✗ 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 10 years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler or system noise.
- ✗ Breakdown of, loss or damage to Saniflow 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?

- The maximum that we will pay during any period of insurance is £1,500 including VAT per annum with an individual claim limit of £500 per claim (the claim limit is up to a maximum of 3 claims per year, with a policy excess of £50 per claim).
- Any boiler which is more than 10 years old, or which has an output of more than 60 kilowatts per hour.
- Properties of which you are not the legal owner.
- Properties used for commercial purposes, other than letting.
- Where there is no written tenancy agreement in place between Landlord and tenant.
- Your property must be a house, bungalow, self-contained flat or maisonette.



Where am I covered?



Cover applies for eligible properties situated within the mainland of England, Scotland and Wales



What are my obligations?

- You must answer all questions about this policy honestly and fully at all times and you must also tell Us straight away if anything that You have already told Us changes
- 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?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy.

If you do not pay your premium when it becomes due, cover will not be provided



When does my cover start and end?

The benefits of the policy will start and end on the dates specified in your policy schedule.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise the cancellation right, you will be entitled to a full refund of premium. Should any claim occur prior to the exercise of the cancellation right where the claim terminated the insurance cover, you may not receive a refund of any of the premium