



keyfacts®

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the Policy document.

| Significant Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|--|---|--|
| The Insurer will pay Costs & Expenses up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below | You always agree to use the Contractor nominated by us and the claim must be reported to us immediately after you first become aware of circumstances which could give rise to a claim under this policy. | YOUR POLICY COVER 3) |
| | Limit of Indemnity The Insurer will pay the following: <ul style="list-style-type: none"> a) Call-out charge, and/or b) Labour up to a maximum of 2 hours, and/or c) Parts and materials up to a maximum of £100, and/or d) Alternative accommodation costs up to a maximum of £250 The maximum payable per claim is £1,000 | Meaning of Words and Terms |
| <u>1 MAIN HEATING SYSTEM</u> The total failure or breakdown of the main heating system in the property | Any claim <ul style="list-style-type: none"> • relating to the central heating boiler which <ul style="list-style-type: none"> - is more than 15 years old and/or - has not been subject to an annual service • relating to LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr | What is not insured by this Policy 6) 7) |
| <u>2 PLUMBING & DRAINAGE</u> The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the property or its contents | | |
| <u>3 PROPERTY SECURITY</u> Damage to or the failure of external doors, windows or locks which compromises the security of the property | | |
| <u>4 TOILET UNIT</u> Breakage to or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other toilet in the property | | |

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| <p>5 DOMESTIC POWER SUPPLY The failure of the domestic electricity or gas supply</p> | <p>Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply</p> | <p>What is not insured by this policy 9)</p> |
| <p>6 LOST KEYS The loss of the only available keys, if you cannot replace them, to gain access to the property</p> | <p>Any claim relating to damage incurred in gaining access to the property</p> | <p>What is not insured by this policy 10)</p> |
| <p>7 VERMIN INFESTATION Vermin causing damage inside your property or a health risk to your tenant(s)</p> | | |
| <p>8 ALTERNATIVE ACCOMMODATION COSTS Overnight accommodation costs for the tenant(s) of your rental property including transport to such accommodation up to a maximum of £250 (including VAT) following a property emergency which renders the property uninhabitable</p> | | |
| | <p>Any claim</p> <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where the Insured Event happens within the first 48 hours if you purchase this policy at a different date from any other related insurance policy • where there is no one at the property when the contractor arrives • involving a pre-existing problem • arising from any wilful or negligent act or faulty workmanship (including any attempting repair or DIY) • for effecting permanent repairs once the emergency situation has been resolved • arising out of the failure to maintain any system or equipment or replacement of parts that gradually sustain wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks • covered by a manufacturer's, supplier's or installer's warranty | <p>What is not insured by this policy</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p> <p>8)</p> <p>11)</p> <p>12)</p> <p>14)</p> |
| | <p>Territorial Limit The United Kingdom, Channel Islands and the Isle of Man.</p> | <p>Meaning of Words and Terms</p> |