

EDF Landlord Protect is provided by Collinson Insurance Services Limited

Welcome to your Landlord Protect Cover

Thank you for taking out EDF Landlord Protect Cover. The details you have given us will help us offer the benefits and services set out:

- in this document.
- in your certificate; and
- in any endorsements, we have sent you.

Please read all of these documents carefully so you know what you are covered for. If you have a nominated person, please ask them to read these documents as well. This is important, especially if you need to make a claim. If you have any questions or need to change any details, please call 0345 155 0902.

If You Are Deaf or Hard of Hearing

The following SMS number is available for deaf, hard of hearing and speech impaired customers - 07786 202672.

Collinson Insurance Services Limited are able to supply customers with this booklet, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call our helpline on 0345 155 0902.

These documents also tell you what to do if you need to make a claim. Please keep them in a safe place.

Making a claim

To make a claim, please check all your documents to make sure you are covered. Then telephone 01444 442977 straight away. To speed up your claim, please make sure you can provide us with the following:

- Your Policy Number.
- Your name and address including the postcode.
- Why you are claiming.
- Your payment details where you must pay an excess.

YOUR POLICY CERTIFICATE SHOWS WHICH SECTIONS YOU ARE COVERED FOR.

Levels of cover

EDF Landlord Protect is designed to safeguard landlords in case they have an emergency in their insured property. It offers different levels of cover that allow you to choose the protection that you need.

Section 1 – Landlord Heating Protect (including CP12 certification) safeguards in case the gas central heating system stops working and needs to be repaired.

Section 2 – Landlord Plumbing Protect safeguards your insured property against various emergencies you may have with the plumbing or drains.

Section 3 – Landlord Wiring Protect safeguards against electrical failure inside the insured property.

Section 4 - Landlord Emergency Protect includes all of the cover of Landlord Plumbing Protect and Landlord Wiring Protect as well as safeguarding against other emergencies that you may have in your insured property such as your main lock not working, vandals leaving your insured property insecure, wasp nests inside your insured property, etc.

EDF Landlord Protect Cover offers a number of different emergency cover options. Please make sure that you have chosen the right level of cover for your needs. The level of cover you have chosen is shown in your certificate.

If you want to cancel your policy within the cooling-off period, please call us on 0345 155 0902 or email us at edfenergy@collinsonservice.com

Eligible properties

This policy is for domestic landlords only. Retail, commercial and other premises used for business are not eligible for this cover, and council and housing association tenants will not need this service. Mobile homes, bedsits, sub-divided homes and sub-let properties are not covered.

We will cover your insured property which is a house, bungalow, self-contained flat or maisonette that is owned by you and is heated by one standard domestic boiler up to 70 kilowatts per hour (238,850 BTU).

We will not cover:

- detached garages;
- sheds;
- other outbuildings;
- shared areas of your insured property, for example hall and stair areas that others are allowed to use;
- your insured property if more than half of the rooms are used for business (other than the business of letting to tenants);
- bed-sits;
- council properties;
- Northern Ireland Housing Executive (NIHE) properties;
- sub-divided or sub-let properties; or
- residential or nursing homes;

Meaning of words

Certain words and phrases have a particular meaning whenever they are used in this policy or in your certificate. Every time we use one of these words or phrases, it will always have the meaning shown below.

Approved Contractor	means a qualified tradesman who we regularly check and is part of our approved network.
Breakdown	means an electrical, mechanical or other permanent fault which causes the failure or burning out of any part covered under section 1 of this policy.
Boiler	means the gas fired boiler that is shown on your certificate.
Certificate	means the separate document we send you that includes details about you and what you are covered for. Your certificate will include your name and address, the period of insurance, the cover level you have chosen, etc.
Emergency	means a sudden or unexpected event at your insured property which, if not dealt with straight away will: <ul style="list-style-type: none">• be a risk to your tenant's health,• make your home unsafe or insecure,• cause damage or more damage to your insured property or its contents, or

	<ul style="list-style-type: none"> • leave your insured property without main services or your main source of heating.
Emergency Repair	means a temporary repair that is carried out by an approved contractor to stop the immediate emergency and prevent further damage. This will need to be replaced by a permanent repair.
Endorsement	means a change to the policy which we write and tell you about.
Excess	means the amount of money you must pay as the first part of each and every claim
Geographical Limits	means the mainland of England, Scotland, Wales and Northern Ireland plus the Isle of Wight.
Insured Property	means your let property being lived in by a tenant and as detailed on your Certificate but excluding Northern Ireland Housing Executive (NIHE) properties, residential homes or nursing homes.
Main Services	means the water, electricity and gas supplies inside your insured property and the mains drainage from your insured property.
Period of Insurance	means the 12-month period between start date and end date.
Permanent Repair	means a final repair or other work necessary to put right the damage caused to your insured property by an emergency.
Policy	means this document along with the most recent certificate and any endorsements.
Premium	means the amount you pay for this policy and for any non-insured services.
Tenant	means the person or persons currently residing in the insured property, under the terms of an assured short hold tenancy, a short-assured tenancy or an assured tenancy as defined by the Housing Act 1988 or as amended by the 1996 Housing Act.
Unoccupied	means not been lived in by your tenant, or anyone else with your permission.
We/Us/Our	Collinson Insurance Services Limited, acting on behalf of your insurer.
You/Your	the policyholder named on the certificate.

Collinson Insurance Services Limited are authorised and regulated by the Financial Conduct Authority.

Understanding your policy and how your cover works

Please note:

- This is not a household buildings or contents insurance policy.
- It does not cover normal day-to-day maintenance.
- You will have to pay to replace items which normally wear out.

For example, we will not pay for de-scaling central heating pipes or replacing tap washers.

This is an emergency assistance policy that protects your insured property from different emergencies that can happen. It gives access to our

nationwide network of approved contractors. They are available 24 hours a day to deal with any problem covered by your policy and make your insured property safe.

We will give this service at any time:

- during the period of insurance; and
- within the Geographical Limits; and
- as long as you have paid what we have asked.

Our aims

We aim:

- to give quick, expert help whenever you have an emergency in your insured property; and
- to get an approved contractor to you as quickly as possible, every time an emergency happens.

Occasionally, there may be a delay when providing this service. This is most likely to happen if:

- you live in a remote area; or
- there is bad weather.

We cannot be responsible for any delay caused by a manufacturer, supplier or their agents. This includes any delay in them delivering spare parts, etc.

How we use the information about you

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested.

We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- issue you this insurance policy.
- deal with any claims or requests for assistance that you may have.
- service your policy (including claims and policy administration, payments and other transactions).
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations, debt collection agencies, claims management organisations and our sub-contractors where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. We have strict contractual terms in place to make sure that your information remains safe and secure.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and <http://www.insurancefraudbureau.org/privacy-policy>

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us.
- is in the public or your vital interest: or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by email or letter as shown below:

Postal Address: Customer Contact Centre Manager, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

We may make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints Manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

We record telephone calls to make sure that we provide our customers with a quality service.

Your insurer

The insurer of this policy is Astrenska Insurance Limited. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846. You can check this on the FCA's register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

The law that applies to this policy

Unless we agree differently, this policy is governed by the law of England and Wales.

Cancelling and renewing your policy

Your right to cancel – cooling off period

You can cancel this policy at any time during the cooling off period. That is, within 14 days of

- buying this policy; or

- receiving your policy documents.

whichever is later.

When you cancel your policy during this cooling off period, we will

- refund all the money you have paid; and
- take off any claims payments.

How to cancel your policy

If you want to cancel your policy, please call us on 0345 155 0902, email us at edfenergy@collinsonservice.com or write to us.

If you are cancelling your policy after the 14-day cooling off period, and you have paid your full annual premium, we will only charge you for the cover we have provided you. In the event you have made a claim no refund will be given.

If you are cancelling your policy after the 14-day cooling off period, and you pay by monthly direct debit instalments you will only be charged for the cover we have provided you. In the event you have made a claim any outstanding balance of the full annual premium will become due at the point of cancellation.

We may cancel your policy

If you do not keep to the terms of your policy, we may cancel it. If we cancel your policy, we will write to you at the last address you have given us. We will give you at least 14 days' notice and explain why your policy is being cancelled.

Examples of why we may cancel your policy are:

- because you have not paid the correct agreed premium.
- because you are no longer eligible for cover.

If we are cancelling your policy and you have paid your full annual premium, we will only charge you for the cover we have provided you. In the event you have made a claim no refund will be given.

If we are cancelling your policy and you pay by monthly direct debit instalments you will only be charged for the cover we have provided you. In the event you have made a claim any outstanding balance of the full annual premium will become due at the point of cancellation.

Renewing your policy

We will write to you before your policy is due for renewal and tell you:

- about any changes that we have made to your policy.
- how much you will have to pay; and
- what you must do to renew your policy if it is not set up to be automatically renewed by us.

If we cannot continue to cover you for any reason, we will write to you before your policy ends and tell you why it cannot be renewed.

If you do not want to renew your policy, please tell us before your renewal date.

Moving home

You must tell us if you are moving home as this policy only covers you at the address shown on your certificate. Please contact the Customer Services on 0345 155 0902 to discuss your options.

How to complain

We aim to always give a first-class service. However, we do realise that there are times we may not meet the high standards you expect from us.

If you have a concern about any of our products or services, please tell us. We want to put things right – first time. Your comments may help us improve our services.

If you want to make a complaint you can contact us:

- by telephone - call us on 0345 900 7832
- by email – send an email to customerrelations@collinsonservice.com

When we receive your complaint:

1. if we cannot deal with your complaint by the end of the next working day, we will write to you to confirm that we have received it.
2. we will always deal with your complaint as quickly as we can. However, if we have not been able answer your complaint within 28 days of receiving it, we will write to you with an update and tell you when we aim to send you a full response.
3. We will aim to write to you with a final response to your complaint within eight weeks of receiving it.

If you do not agree with our final response, or if we do not reply within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent, and its services are free to you.

If you do decide to contact the Ombudsman, you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

Ask us for a leaflet, or contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 0 234 567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Your legal rights are not affected.

“Micro-enterprises” (an EU term covering smaller businesses) can bring complaints to the ombudsman as long as they have an annual turnover of less than two million Euros and fewer than ten employees.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are not able to meet our obligations. For more details please visit the FSCS website at www.fscs.org.uk.

Policy cover

Please note: Cover only applies if your certificate shows that your policy includes the section shown below.

Section 1: Landlords Heating Protect

This section applies if you have chosen Landlord Heating Protect.

What is covered under Section 1

If your boiler, controls or central heating system breaks down, we will cover the necessary repair or replacement of:

- any standard part that:
 - is fitted inside the boiler casing
 - the manufacturer of the boiler has supplied; and
 - is designed to be used during the normal use of the boiler.
- any condensate pipe
- frost and room thermostats
- programmers
- motorised or selector valves
- time controls
- single water circulating pump

- standard radiators up to 1.5 metres (5 feet) long if they are leaking
- radiator valves
- above ground internal pipe work (as long as it can be accessed easily and is not inside the fabric of the building)
- a single, standard hot water cylinder as long as it is not bigger than 90 centimetres by 45 centimetres (36 inches by 18 inches), but not any insulation jacket or immersion heater
- expansion tanks.

What is not covered under Section 1

We will not cover

- any boiler that was eleven or more years old when you took out this policy for the first time.
- the excess shown in your certificate.
- a breakdown which happens before the policy starts or within 14 days of your policy start date, when taking this out for the first time.
- any breakdown where the boiler, controls or system has not been properly installed, repaired or have been altered (e.g. where the wrong parts have been fitted) or does not meet current gas safe regulations.
- clearing air locks, unblocking pipes, correcting poor circulation or balancing radiators.
- any boiler or system noise.
- warm air units, oil fired boilers, LPG or gas cookers, or gas fires.
- routine or regular maintenance that you are responsible for. This includes venting or bleeding radiators, turning the boiler off, ensuring radiator valves do not stick, lighting pilot lights and changing time switches.
- adjusting the water pressure on a sealed central heating system.
- the cost of and/or repair caused by rust, scale, hard water scale, corrosive water, water with a high chemical content.
- ducting, flues or warm air vents.
- fuel lines to the boiler. This includes gas leaks between the gas meter and boiler.
- the cost of refilling your system with any additives (e.g. corrosion inhibitors).
- the cost to service or replace MagnaClean Magnetic Filters.
- the repair or replacement of immersion heaters (this may be covered under Section 2 – plumbing and drainage).
- the repair or replacement of water circulating pumps that do not have a valve either side of the pump. This means that they cannot be removed without draining the system.
- pumps that have pipe work connections of one inch (2.5 cm) or bigger, or a motor rating of above 178 watts single phase.
- pumps installed in secondary or direct hot water systems.
- the repair or replacement of designer or cast-iron radiators, non-standard radiators, towel rails or radiators greater than 5 feet (1.5 metres) in length.
- the replacement of steel pipes.
- non-standard water cylinders unvented cylinders, or water tanks.
- showers and their pumps.
- bath, sink or water basin taps.
- decorative parts, trims or casings.

- boilers with an output of more than 70 kilowatts per hour (238,850 BTU).
- items that are designed to be replaced regularly when using the boiler, such as nozzles, fuses and filters, etc.
- the repair or replacement of parts that have failed because the manufacturer's operating instructions were not followed.
- the replacement of any parts that have not broken down.
- anything mentioned in the general exclusions.

How we will deal with your claim under Section 1

Please also refer to the Section "What to do if you need to make a claim".

When you call us, you will need to pay any excess shown in your certificate. We will then arrange for an approved contractor to assess the situation to:

- identify the cause of the breakdown; and
- carry out the necessary repairs to your boiler.

How much will we pay

We will pay for all:

- call out charges.
- labour; and
- covered parts.

Beyond economic repair

Where your boiler is deemed beyond economic repair, we will pay a contribution towards the cost of a new boiler being installed. Once you send us an invoice from a qualified Gas Safe Contractor upon installation of a new boiler, we will pay a contribution of £500, less any premium outstanding to us.

A boiler can be uneconomical to repair for a number of reasons. These include:

- The cost of parts (including VAT) to repair the main heating system is greater than 85% of the manufacturer's current retail price of a replacement or a similar model, It would cost more to repair the boiler than to replace it with a new one; or
- New, genuine parts are no longer available to our suppliers; or
- The type of fault which has caused the boiler to fail and the extent of the repairs which will be required to fix it
- Any repair is only expected to result in a temporary fix and other faults are likely to occur shortly afterwards

Any decision regarding whether or not it is economical to repair your boiler will be made by our contractor, using their knowledge and experience of similar boilers and faults.

You may find another contractor who will be willing to repair your boiler, and this is your choice. However, we would not be able to continue to insure your boiler, even if it has been repaired by someone else.

Where you have had a new boiler fitted, we will not be able to keep insuring this as it will be covered by a separate guarantee (provided by the manufacturer or fitter). No refund of any premium that you have paid us will be given.

Annual Service with Gas Safety Inspection (CP12)

In the first year

We will try and make sure a service is carried out within 30 days of buying your policy. This first service (and gas safety inspection) will check to make sure your boiler, controls and system can be covered by this insurance and a Gas Safety Inspection Certificate (CP12) issued for your insured property.

If any faults are found during this first service, you will need to have them repaired before we can cover your boiler and system. You must carry out these repairs within 30 days. If you do not, we may cancel your policy and you will not be covered. If any fixed gas appliances fail the Gas Safety Inspection Certificate (CP12) for example a gas cooker, you will be responsible for their repair or replacement.

After the first year

The contractor will arrange a convenient time to carry out the annual service and Gas Safety Check (CP12) during the period of insurance. The annual service is normally carried out between 9.00am and 5.00pm Monday to Friday. If this is not convenient, it may be possible to arrange an alternative time. Please speak with the approved contractor about this. Please note, you may be charged extra to service your boiler, controls and system at other times.

The annual service includes

- A visual inspection of the gas central heating system for leaks and corrosion and check to make sure they are operating correctly and safely.
- A flue test to make sure there are no unsafe emissions.
- A gas pressure check to ensure the boiler has the correct gas pressure.
- A gas safety inspection of all fixed gas appliances.

At all times

We will carry out a landlord gas safety inspection as part of this insurance cover; each fixed gas appliance in your insured property will be checked in accordance with manufacturers recommendations and any relevant codes of practice and recorded on a gas safety record that will be issued to you following the inspection.

You must make sure that an adult is present while the approved contractor services your boiler, controls and system. If an adult is not there, your boiler, controls and system will not be serviced and you will have to make a new appointment. If this happens, you will have to pay the full cost of this new appointment.

You may give permission to your tenant, managing agent or other third party to arrange an engineer appointment on your behalf.

Section 2: Landlords Plumbing Protect

This section applies if you have chosen Landlord Plumbing Protect or Landlord Emergency Protect.

What is covered under Section 2

We will cover an emergency within your insured property if it is caused by:

- the water pipes bursting or suddenly leaking
- leaking stopcocks or stopcocks that cannot be turned on or off
- leaking overflow pipes
- leaking external downpipes
- broken, blocked or leaking internal drains
- standard ball valves or toilet siphons not turning on or off
- failed immersion heaters
- leaking radiator valves
- failed hot water cylinders
- your underground drains or sewers becoming totally blocked or being damaged
- your only toilet not working because of:
 - accidental damage; or
 - mechanical failure

What is not covered under Section 2

We will not cover

- an emergency which happens before the policy starts or within 14 days of your policy start date, when taking this out for the first time.
- the excess shown in your certificate.
- the cost of replacing taps, bath or shower seals or grouting, water tanks, radiators, water softeners or waste disposal units.
- the cost of repairing or replacing lead or steel pipes.
- blocked, broken or leaking soil or waste pipes from sinks, basins, bidets, baths, showers or shower bases.
- repairing of any pipes that are temporarily frozen.
- guttering that is blocked or needs repositioning.
- dripping taps.
- seeping joints or gaskets which do not result in a sudden leak or burst.
- the effect of hard water scaling deposits.
- breakage of any basin, bath, bidet or shower base.
- the failure of any part of a central heating system or warm air unit other than the water pipes leading to or from the system.
- any claim to do with the underground mains water pipes to your insured property.
- repairing or replacing any part of the drain or sewer which is not totally blocked or broken.
- repairing or replacing any part of the drain or sewer which is damaged by tree roots.
- any claim where there is another working toilet within your insured property unless there are accessibility issues which deem the use of another toilet impossible.
- saniflow toilets.
- the cost of replacement ceramics or parts.
- drain clearance where there are no access points or access points are obstructed.
- repairing or replacing any shared pipe work or drainage facilities.
- items that have failed due to normal wear and tear or poor maintenance
- anything mentioned in the general exclusions.

How we will deal with your claim under Section 2

When you call us, you will need to pay any excess shown in your certificate. We will then arrange for an approved contractor to assess the situation and:

- stop the failure from causing damage to your insured property; and
- carry out an emergency repair to your insured property; or
- carry out a permanent repair if this costs the same as an emergency repair.

How much will we pay

The most we will pay for each claim is £1,000 including VAT. We will pay for:

- call out charges.
- labour; and
- covered parts.

Section 3: Landlord Wiring Protect

This section applies if you have chosen Landlord Wiring Protect or Landlord Emergency Protect.

What is covered under Section 3

We will cover an emergency in your home if it is caused by the complete failure of:

- the permanently installed electrical wiring inside your insured property.
- your wall sockets, switches, fuse boxes bulb sockets, light fixtures, circuit breakers and transformers.

What is not covered under Section 3

We will not cover

- an emergency which happens before the policy starts or within 14 days of your policy start date, when taking this out for the first time.
- the excess shown in your certificate.
- telephone wiring, smoke detectors, doorbells or burglar alarm systems.
- energy generating systems, this includes wind turbines, solar panels, air conditioning units and their parts.
- electrical systems and wiring connected to ponds, aquariums, pools or fish tanks. This includes water pumps.
- electrical systems connected to a central heating system. This includes all controls, pumps, detectors, timers, programmers, etc. (these can be covered under Section 1, boiler, controls and system).
- electric shower units.
- the electricity company's supply meter and anything before that point.
- electrical systems and wiring that are outside of your home. This includes wiring connected to satellite dishes or aerials and any masts or other fittings.
- electrical systems and wiring in any sheds, detached garages or other outbuildings.
- adjusting economy 7 timer switches.
- non-domestic electrical systems (e.g. 3-phase wiring).
- wiring that has degraded, been damaged or failed due to normal wear and tear or poor maintenance.
- routine or regular maintenance that you are responsible for. This includes replacing light bulbs, fuses, low voltage lighting transformers and resetting circuit breakers if you can safely reset these.
- wiring that has not been properly installed, repaired or altered (e.g. if it does not meet British Standards or the manufacturer's guidelines).
- domestic appliances.
- fixed or portable heating systems (e.g. electric fires or radiators).
- electrical systems and wiring that is not permanently installed.
- wiring that only needs to be replaced to meet legislation or health and safety guidelines.
- anything mentioned in the General Exclusions.

How we will deal with your claim under Section 3

When you call us, you will need to pay any excess shown in your certificate. We will then arrange for an approved contractor to assess the situation to:

- remove the emergency from your insured property; and
- carry out an emergency repair to your insured property; or

- carry out a permanent repair if this costs the same as an emergency repair.

How much will we pay

The most we will pay for each claim is £1,000 including VAT. We will pay for:

- call out charges.
- labour; and
- covered parts.

Section 4: Landlords Emergency Protect

This section applies if you have chosen Landlords Emergency Protect.

What is covered under Section 4

We will cover an emergency in your insured property if it is caused by:

- you being locked out of your insured property because:
 - your only available key has been stolen, lost or damaged; or
 - the lock to your main entry and exit door is not working
- wasp nests, field or house mice or brown rats within your insured property
- roof tiles that are missing or need repositioning and which let water enter into your insured property and are likely to cause loss or damage to your insured property or its contents
- your insured property becoming insecure because of a break-in or vandalism

What is not covered under Section 4

We will not cover

- an emergency which happens before the policy starts or within 14 days of your policy start date, when taking this out for the first time.
- the excess shown in your certificate.
- any claim where another key can be made available.
- any theft, vandalism or malicious damage where:
 - you have not reported the loss or damage to the Police; and
 - you cannot give us a Police crime number.
- any pests or nests in gardens, detached garages or outbuildings.
- any damage caused by the pests or nests.
- any damage caused when removing the pests or nests.
- flat, glass, plastic, tarpaulin, felt or thatched roofs.
- replacement windows or doors.
- any damage caused by the contractor gaining access to your home or as a result of securing doors or windows.
- broken or damaged internal glass or doors.
- general wear and tear.
- anything mentioned in the General Exclusions.

How we will deal with your claim under Section 4

Please also refer to the Section "What to do if you need to make a claim".

When you call us, you will need to pay any excess shown in your certificate. We will then arrange for an approved contractor to assess the emergency and:

- remove the emergency from your insured property; and
- carry out an emergency repair to your insured property; or

- carry out a permanent repair if this costs the same as an emergency repair.

If your insured property has been made insecure because of a break-in or vandalism, we will temporarily secure your insured property to make it safe. For example, we will fit wooden panels in place of broken windows or fix a door in the locked position so that it cannot be opened.

How much will we pay

The most we will pay for each claim is £1,000 including VAT. We will pay for:

- call out charges.
- labour; and
- covered parts.

What to do if you need to make a claim

If you or your nominated contact finds that you have to claim under this policy, you must call us straight away on the following emergency helpline:

01444 442977

If we cannot help resolve your problem over the phone, we will arrange for an approved contractor to visit you. Please note that you will have to pay the excess shown in your certificate before we can arrange this, so please make sure you have a valid debit or credit card available when you call us.

Major emergencies must be reported to your water, gas or electricity supplier and/or the emergency services.

Major emergencies include emergencies which may:

- result in serious danger to you, your tenant or anyone else; or
- cause serious damage to your insured property or another property.

If there is no adult present when our Contractor arrives at your insured property at the agreed appointment time, then you will be charged £20 plus VAT.

What to do if you smell gas

SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999.

General conditions

1. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. For example, you must tell us if you move home or buy a new boiler. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.
2. You must protect your insured property and try to prevent any loss or damage. You must keep your insured property in good condition and regularly carry out routine maintenance.
3. You must have your boiler and central heating system serviced annually or as often as the manufacturer recommends. You should keep a copy of service documents in case you need to make a claim.
4. If any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent claim shall be forfeited and (if appropriate) recoverable. We shall not be liable to you in respect of a relevant claim occurring after the time of the fraudulent act. For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and
 - We need not return any Premiums paid
 - We may share information about the circumstances with other organisations, public bodies, authorities and law enforcement agencies for criminal investigation

If this insurance contract provides cover for any person who is not a party to the contract (an Insured Person), and a fraudulent claim is made under the contract by or on behalf of an Insured Person, We may exercise the rights set out as if there were an individual insurance contract between Us and the Insured Person. However, the exercise of any of those rights shall not affect cover provided under the contract for any other Insured Persons. Nothing in these clauses is intended to vary your statutory rights.

The policy relating to the insured who has committed the fraudulent act may be rendered as invalid. Where there are multiple insured individuals provided for under the policy and the fraudulent act is deemed to be isolated to the individual insured in question, the cover relating to other insured persons who remain on the policy shall remain unaffected.

5. You must keep to all the conditions and endorsements of this policy. If you do not, we may not pay your claim.
6. If someone else is responsible, we may take court action in your name to recover any claims we have paid. We will pay for the cost of taking this action and it will be for our benefit.
7. You must tell us as soon as you know of a possible claim under your policy. If we let you use your own contractor, you must let us agree the total cost of repair before the work is started. You may need to pay for this work and claim the cost back from us. You must send us all the documents we need to deal with your claim. You will be responsible for any costs involved in doing this.
8. You must pay us back within one month of asking, any amounts that we have paid which are not covered by this insurance.
9. You must tell us if any claim covered by this policy is also covered by any other insurance or maintenance contract, guarantee or warranty. You must give us full details of the other supplier and we will only pay our fair share of the claim.
10. You must let us check that your boiler and central heating system are in good working order at any time. We will give you as much notice as we can and agree a convenient time to call. If you do not let us inspect your boiler, we may not be able to continue with this policy.
11. The approved contractor may need to gain direct access to a hidden area to trace or resolve a problem. This may mean, for example, lifting carpets, floorboards or patios, or removing tiles or plaster from walls in your home. You will need to agree to this work being done before we can continue with your claim. If you prefer, you can instead ask and pay for someone else to gain direct access. The approved contractor will return to deal with your claim once this has been done.

General exclusions

You are not covered for:

1. Any loss, damage or breakdown that you knew about before this policy started.
2. Any costs that you expect us to pay if we have not agreed to them first.
3. More than our fair share of any claim that is also covered by another insurance or maintenance contract.
4. Any damage that may be caused to your insured property, its fixtures and fittings or its contents. This includes:
 - (i) redecorating your insured property.
 - (ii) restoring the building to its original condition.
 - (iii) repairing groundwork if we need to dig a hole to carry out a repair. We will fill in the hole and leave the ground level, but we will not be able to replace the original surface fittings or materials etc.
5. Any damage that is caused directly from tracing the problem or carrying out repairs. Any cost where the work related to tracing and accessing the problem exceeds £1000. This exclusion will not apply if our approved contractor has been negligent.
6. The cost of matching or replacing any undamaged items, pairs or sets.
7. Any failure or damage that is caused deliberately.
8. Loss or damage where a utility company has interrupted or cut off the mains services to your insured property.
9. Any failure or damage that is caused by:
 - (i) negligence
 - (ii) misuse; or
 - (iii) faulty workmanship, (including a repair or alteration that does not meet recognised industry standards).
10. Any claim when your insured property has been left unoccupied for 60 days or more at one time.
11. Any claim connected to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains.
12. Any claim connected to cesspits, septic tanks, treatment plants and any associated pipework and equipment.
13. Any claim arising out of
 - (i) War; invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion.
 - (ii) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances;
 - (iii) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. Any failure or damage that is directly or indirectly caused by:
 - (i) computer viruses; or
 - (ii) a computer or other electrical item not recognising a date as the actual date.
15. Any loss arising directly or indirectly from the services given, or a delay in providing the services. This exclusion will not apply if we have been negligent.
16. Costs to do with any other property or shared areas of your insured property (unless these are specifically shown as covered under this policy).
17. Any failure or damage arising from equipment that is not installed maintained or serviced as required by legislation.

18. Any repeated claims if work recommended by our approved contractor to stop further claims has not been carried out. You will need to pay for this work to be carried out.
19. Any claim where there is only an intermittent fault or where no fault is found.
20. Any further investigation (such as CCTV) where the problem that caused you to claim has been dealt with.
21. Any work where a specialist contractor is needed, or where it would not be safe for our approved contractor to repair your insured property. For example, where asbestos is present, or during bad weather.
22. Any losses that are not listed under the heading "What is covered" in Sections 1-4. For example, loss of earnings because of a claim under this policy.
23. Any failure or damage caused by fire, lightning, explosion, storm, flood, earthquake, or collision.
24. Energy management systems and their controls (e.g. systems that monitor the amount of electricity or gas that you use).
25. The repair or replacement of parts that are covered by a supplier's guarantee or warranty.
26. Any claim caused by a design defect or design fault.
27. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.
28. Pollution which is the introduction into the environment of a substance which has detrimental effects as a result of a sudden, identified, unexpected and unforeseen accident.
29. Deliberate, reckless, malicious or criminal acts.
30. Any loss or damage that occurred prior to inception.
31. Any loss or reduction in value of the insured property following repair, reinstatement or replacement.
32. An emergency or breakdown relating to underfloor heating.