

# EDF LANDLORD BREAKDOWN INSURANCE

## Insurance Product Information Document

**Company:** 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.

### Product: Landlord Protect

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

What is this type of insurance?

This is a Landlord heating insurance which covers your private property, of which you are the legal owner and is used for domestic purposes, if your central heating breaks down. This insurance also includes an annual inspection of your boiler.



### What is insured?

#### Boiler & System

Necessary repair or replacement of:

- ✓ Standard parts fitted inside your Boiler casing, controls, programmers and thermostats, standard radiators less than 1.5m in length, selector and radiator valves, a single water circulating pump and easily accessible, above ground pipe work
- ✓ A single standard hot water cylinder less than 90cm by 45cm (36 inches by 18 inches)

### Optional Covers

#### Plumbing

Emergencies in Your Home caused by:

- Broken, blocked or leaking internal drains, or underground drains and sewers becoming totally blocked or damaged
- Water pipes bursting or suddenly leaking
- Your only toilet not working because of accidental damage or mechanical failure

#### Wiring

Emergencies in Your Home caused by:

- The permanently installed electrical wiring inside your home failing
- Failure of Your wall sockets, switches, fuse boxes, light fixtures, circuit breakers and transformers

#### Home Emergencies

Emergencies in Your Home caused by:

- You being locked out, if your only available key has been stolen, lost or damaged or the lock to your main entry and exit door is not working
- The outside of your home becoming insecure because of a break-in or vandalism
- Roof tiles that are missing or need replacing



### What is not insured?

- ✗ The excess shown in your certificate
- ✗ Any Boiler, controls or system that fails the initial inspection
- ✗ Any insulation jacket or immersion heater; or expansion tanks
- ✗ Clearing air locks, unblocking pipes, correcting poor circulation or balancing radiators
- ✗ Fuel lines to the Boiler, this includes gas leaks between the gas meter and Boiler
- ✗ Repair or replacement of designer or cast-iron radiators, non-standard radiators, towel rails or radiators longer than 1.5 metres (5 feet)
- ✗ An Emergency, or total failure which happens within 14 days of You taking out this insurance for the first time
- ✗ Routine or regular maintenance that You are responsible for (such as venting radiators, turning the Boiler off, lighting pilot switches, replacing light bulbs or fuses)
- ✗ Damage caused to Your Home or contents (such as redecorating or restoring Your Home to its original condition, replacing ceilings, flooring, plaster, tiles or carpets, or replacing any toilets, washbasins or other sanitary ware)
- ✗ Any claim if Your Home has been left unoccupied for 60 days or more at one time
- ✗ Any cover under the Plumbing, Wiring or Home Emergency sections unless You have selected this as an optional cover
- ✗ Claims connected with CCTV, fire or security systems, cesspits, septic tanks, swimming pools, ponds or fountains
- ✗ Any claim where the total associated fee of finding and tracing the issue exceeds £1000
- ✗ Any work to repair damage cause by rust, sludge, hard water scale, corrosive water, dripping taps, or similar events caused by normal wear and tear
- ✗ Repair of Your Boiler if this will cost more than replacing it with a new one (We will instead pay the amount shown in your policy towards the cost of a new Boiler)
- ✗ Repairing groundwork if We need to dig a hole to carry out a repair (We will fill the hole and leave the ground level, but won't replace the original surface, fittings or materials, etc)
- ✗ The cost of and/or repair caused by rust, scale, hard water scale, corrosive water, water with a high chemical content if we have told you on a previous visit that permanent repairs, improvements or a PowerFlush (or similar cleaning procedure) is needed
- ✗ Any claims relating to Underfloor Heating.



### Are there any restrictions on cover?

- ! Any boiler which was 11 or more years old when you first took out this policy, or with 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?

- ✓ Your home must be situated within the mainland of England, Scotland, Wales and Northern Ireland, plus the Isle of Wight



### What are my obligations?

- 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 the breakdown or emergency
- You must make sure that an adult is at the property
- You must protect your home, 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. You can either pay annually by debit/credit card or by monthly direct debit

You will not be covered for any claim if you have not paid the premium due



### When does the cover start and end?

In the first period of insurance

As long as your boiler controls and system pass the initial inspection, cover will start 14 days after you take out this insurance for the first time and it will end 12 months after you took out the insurance

At each subsequent renewal

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12-month period

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording



### How do I cancel the contract?

You can cancel your insurance policy at any time by calling us during normal working hours on 0345 155 0902, or by emailing [edfenergy@collinsonservice.com](mailto:edfenergy@collinsonservice.com)

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance

## Important Information

### Statement of Demands and Needs

This policy meets the needs of landlords requiring assistance in the event of certain breakdowns of their boiler at their tenanted property. You may need to review the cover periodically to ensure it remains adequate for your needs. This statement does not constitute advice or a personal recommendation.

### Claim Notification

In the event of a Home Emergency, please phone 0800 082 3427. We will then advise you how to proceed and protect your property.

### Your right 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](mailto:customerrelations@collinsonservice.com)

We will aim to provide you with a full response within four weeks of the date we receive your complaint. If you remain dissatisfied with our response, or we fail to reply to your complaint within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone 0800 0 234 567 or 0300 123 9 123, website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent and its services are free to you.

### 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](http://www.fscs.org.uk).