

# Landlord Home Emergency Insurance - Essential



## Insurance Product Information Document

Company: Smart - Sure

Product: Landlord Home Emergency Insurance - Essential

Smart - Sure Limited is an Appointed Representative of City and Commercial Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Sure Ltd Firm Reference Number : 564582

This document provides a summary of the key information relating to this Home Emergency policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This insurance policy covers your property against emergency repairs if your property is affected by an unforeseen domestic emergency which damages or threatens to cause damage making the property unsafe or unsecure for your tenant(s) to live in, or cutting off essential services. The policy will pay up to £500 for all contractor's costs & charges and parts & materials used relating to the same emergency.



#### What is insured?

- ✓ Plumbing and drainage problems
- ✓ Damage which affects your property's security, including locks and windows
- ✓ If your only toilet is broken
- ✓ Loss of your power supply
- ✓ Lost keys
- ✓ Vermin infestation
- ✓ Complete breakdown of your heating system
- ✓ Arrangement of alternative accommodation



#### What is not insured?

- ✗ Emergency costs which have been incurred before we accept a claim
- ✗ An event which happens within the first 28 days of the policy inception
- ✗ A main heating system (including a central heating boiler) which is more than 10 years old
- ✗ LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw/hr
- ✗ The cost of making permanent repairs
- ✗ The property being left unoccupied for more than 30 days consecutively unless you usually let out your property and are actively seeking a tenant
- ✗ Blockage of supply or waste pipes to the property due to freezing weather conditions
- ✗ Any pre-existing fault arising from any wilful or negligent act or faulty workmanship



#### Are there any restrictions on cover?

- ! A central heating boiler will only be covered if it has been serviced within the last 12 months prior to a breakdown.
- ! Your tenant will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.
- ! The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
- ! Any pre-existing faults or events are not covered.



#### Where am I covered?

- ✓ Residential Landlords' Emergency Solutions is available for properties located in Great Britain and Northern Ireland.



#### What are my obligations?

You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Minimise any emergency costs and try to prevent anything happening that may cause a claim
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation
- Be able to prove that the central heating boiler has been serviced within the twelve months prior to the date of a property emergency claim



## When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



## When does the cover start and end?

Please refer to the policy schedule.



## How do I cancel the contract ?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449669, you can also choose to send an email at [enquiries@smart-sure.com](mailto:enquiries@smart-sure.com) and if you wish to write to us, then please refer to the below address:

First Floor, Building 2, Croxley Park,  
Watford, WD18 8YA

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediately. This Policy will be canceled on request once any outstanding payments have been received. If you have made a claim during this period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.