

# Landlords' Home Emergency Key Facts



Please read this document carefully. It provides a summary of the key features provided by this insurance. Full details are contained in the Terms & Conditions.

Your Landlords' Home Emergency Insurance policy is provided by the Insurer through Home 3 Assistance Limited ('Home 3'). You have a contract with both Insurer and Introducer.

## Insurer

Your Landlords' Home Emergency Insurance policy is underwritten by the Insurer, Mapfre Asistencia Compañia Internacional de Seguros y Reaseguros Sociedad Anonima (FSA firm number 203401) a company registered as a foreign company in the United Kingdom with company number FCO21974, and whose principal office is at Alpha House, 24a Lime Street, London, EC3M 7HS.

## Introducer

All claims management and administration of this Landlords' Home Emergency Insurance policy is provided by Home 3 acting as agent for the Insurer. Home 3's full company name is Home 3 Assistance Limited (registered in the UK number 6594429) and the registered office address is 1 Future Walk, West Bars, Chesterfield S49 1PF.

## Type of Insurance

Landlords' Home Emergency, which covers you in the event of a sudden and unforeseen incident at your property which immediately:

- Exposes the insured or a third party to a risk to their health
- Creates a risk of loss or damage to the property and/or any of your belongings or
- Renders the property unfit for people to live in.

## Significant Features and Benefits

We've rethought home assistance by creating a unique solution that gives you the service you've always hoped for.

3-way claim Helpline	Plumbing and Drainage	Gas & Electrical Supply	Pests	Roofing	Security & Glazing	Primary Heating
A specific appointment time is agreed between you and the tradesperson.  The tradesperson will have the details of your situation before they arrive. Suspected parts can be brought in the first instance.	Sudden failure of, or damage to, the plumbing and drainage system.  This includes leaking pipes, blocked drains, water tanks, blockages in toilet waste pipes.	Sudden and complete failure or breakdown of the electricity or gas supply within your property.	Professional extermination and control of pests in your home including cellars and adjoining outbuildings.	Damage to the roof of your home caused by storm, fallen trees or branches.	Damage caused to external locks, doors and windows which render your property insecure.	Complete failure or breakdown of either the heating and/or hot water supply provided by your primary heating system.

**We will pay up to £500 per claim, including parts, labour, materials and VAT to carry out an emergency repair.**

**We will also pay up to £100 should your home become uninhabitable as a result of the emergency claim.**

## Significant Exclusions

Below are the main exclusions of the policy, please refer to the Terms and Conditions for full details.

This policy is not a household buildings or contents policy or an equipment maintenance contract. Therefore, the following are excluded from the policy:

- any leaking or dripping tap that requires re-washing or replacing;
- external overflows or replacement of cylinders, tanks, radiators and sanitary ware;
- burst or leaking flexible hoses or leaking washing appliances that are fitted with a stop tap;
- boilers or heating systems over 15 years old;
- failure of boilers or heating systems that have not been maintained.

## Significant Limitations

Below are the main limitations of the policy, please refer to the Terms and Conditions for full details.

We will not be liable for any of the following:

- Loss or damage arising from circumstances known to you prior to the start of this policy.
- Any emergency in a property that has been unoccupied for more than 30 consecutive days.
- Any claims arising within the first 14 days after the start date.

## Length of Policy

This policy provides cover that begins on the start date and will last for 12 months.

## Making a Claim

You are deemed to have given the tenant the permission to claim directly in the event of an emergency. In order for us to verify the cover, you or your tenant should have the policy number ready to quote when you call us. If you experience an emergency at your property please telephone **0844 8485261** quoting the property address and provide details of the problem.

### Cooling Off Period

Remember that you have a right to cancel your contracts. If you decide to cancel within 14 days of your start date, please call your broker. Please note that if you choose to cancel your cover outside your cooling off period shown above, you will not be entitled to a refund.

### Cancellation

We will cancel your policy if you have at any time:

- Given us false or incomplete information;
- Agreed to help anyone try to take money from us dishonestly; or
- Failed to meet the terms and conditions of these contracts or to act openly and honestly towards us.

We have the right to cancel your cover at any time, by giving you 30 days notice in writing. We have the right to refuse any individual policy.

You can cancel your agreement at any time by contacting your broker.

### Complaints

Please contact your broker if you have a complaint regarding the sale or administration of your policy. If you have a complaint with regards to a claim please write to: Customer Care Manager, Home 3 Assistance Ltd, 1 Future Walk, West Bars, Chesterfield S49 1PF.

If it is impossible to reach an agreement you have the right to refer your complaint to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. This procedure will not prejudice your right to take legal proceedings, however please note that there are instances when the FOS cannot consider complaints.

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to Home 3 and your subsequent appeal is made within 6 months of our final reply.

### Who Regulates Us

Home 3 and the Insurer are authorised by the Financial Services Authority. You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234. Home 3's Firm Reference Number (FRN) is 496336.

### Consumer Protection

Home 3 and the Insurer are covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the insurer or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.