

LANDLORDS EMERGENCY INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Arc Legal Assistance Ltd and Legal Insurance Management Ltd and underwritten by Royal and Sun Alliance plc

Product: Paymentsshield Landlords Emergency Insurance

Arc Legal Assistance Ltd ('Arc Legal') and Legal Insurance Management Ltd ('LIM') are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. LIM's Firm Reference Number is 552983. Royal & Sun Alliance are regulated by the Prudential Regulation Authority and Financial Conduct Authority, firm reference number 202323.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect

What is this type of insurance?

This Landlord's Emergency insurance policy provides cover for an approved contractor's callout charge, parts, materials and labour in the event the property becomes unsecure or uninhabitable due to a home emergency. This product can be taken in conjunction with your Paymentsshield Landlord's Insurance policy.



What is insured?

The policy will provide cover up to £1,000 in respect of the following:

- ✓ Blockage, collapse or leakage of the water supply pipe
- ✓ Sudden and unexpected failure of or damage to the internal plumbing system, including escapes of water and fixed heating systems
- ✓ Sudden and unexpected failure of or damage to the drainage system
- ✓ Sudden and unexpected failure of your domestic central heating system due to mechanical or electrical failure or malfunction
- ✓ Breakdown or failure of the permanent domestic electrical wiring system and its components
- ✓ Damage to the internal gas supply pipe following a gas leak
- ✓ An emergency relating to security, roofing, pests or loss of keys

You are also covered:

- ✓ For temporary alternative accommodation for your tenants in the event the property becomes uninhabitable for more than 48 hours up to a limit of £250
- ✓ If our approved engineer deems the cost of repair to exceed the cost of replacement, thus making the boiler beyond economic repair. We will make a contribution of up to £500 towards replacing the boiler, based on the age of the boiler as follows: -

0 - 4 years:	Up to £500
5 - 7 years:	Up to £300
8 - 10 years:	Up to £200
11+ years:	Up to £150



What is not insured?

- ✗ Claims arising within the first 48 hours from the date of commencement of this insurance unless you held equivalent insurance immediately prior to the commencement of this policy, or claims arising within the first 21 days under Boiler Replacement Contribution
- ✗ Any boiler that has an output in excess of 60kW/hr
- ✗ Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG boilers and dual-purpose boilers such as AGA's and Rayburns
- ✗ The replacement of water tanks, cylinders and central heating radiators
- ✗ General maintenance such as descaling or power flushing
- ✗ Solar powered panels or ground air and water source pumps
- ✗ Claims where the property has been left unoccupied for more than 30 consecutive days
- ✗ Any boiler or system that has not been serviced in line with manufacturer's recommendations
- ✗ Where an appliance has caused a circuit to fail or trip
- ✗ Cracked or broken toilets or cisterns
- ✗ Pipes outside the boundary of your property
- ✗ Claims relating to cesspits, septic tanks, vacuum drainage systems or electric pumps
- ✗ Reinstatement costs relating to the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim
- ✗ A claim made after the period of insurance has ended



Are there any restrictions on cover?

- ! This policy will only provide a temporary repair to limit or prevent damage, or if at similar expense the cost of completing a permanent repair in respect of the cover provided
- ! The claims limit is £1000



Where am I covered?

- ✓ You are covered in respect of properties in the United Kingdom



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The full amount to pay for your policy will be shown on your Premium Breakdown. Please refer to your policy Documentation for payment methods.



When does the cover start and end?

This is an annually renewable policy.

This cover lasts for one year and the dates of cover will be specified in the policy documentation.



How do I cancel the contract?

You can cancel your policy at any time by calling or writing to Paymentsshield on the details shown in the policy documents. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling off period you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid, unless you have made a claim during this period.