



total landlord[®]
insurance

total landlord
emergency cover
policy summary

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the policy document.

What Is Total Landlord Emergency Cover?

Total Landlord Emergency Cover is a cost-effective insurance product that provides immediate assistance in the event of a domestic emergency. Emergencies at rental properties can be stressful and sometimes difficult to resolve, but with Total Landlord Emergency Cover you will have peace of mind knowing that we are with you every step of the way.

Cover Is Provided 24 Hours, 365 Days A Year For:

- Contractor's call-out charges
- Labour up to 2 hours
- Parts and materials up to £100
- Alternative accommodation up to £250

The maximum payable per claim is £1000.

Features:

- No excess
- No maximum number of claims annually
- Normally same day attendance by approved contractor
- Repairs guaranteed for 12 months

Emergencies Covered Are:

- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage to or failure of external doors, windows or locks which compromises the security of your property
- Breakage or failure of the sole toilet unit
- Loss of the domestic power supply
- Lost keys
- Vermin infestation.

Who Is ARAG?

ARAG plc is part of the ARAG SE, one of the world leaders in specialist insurance. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.5 billion. ARAG plc is authorised and regulated by the Financial Conduct Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Syndicate 2987 at Lloyd's. Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised and regulated by the Financial Conduct Authority, registration number 204930. You can check this by visiting the FCA website at www.fca.org.uk

Who Is Total Landlord Insurance?

Total Landlord Insurance is an independent insurance broker providing specialist insurance products for landlords. Total Landlord Insurance is a trading name of HFIS plc. HFIS plc is authorised and regulated by the Financial Conduct Authority.

Claims Procedure

In The Event Of An Emergency At Your Rental Property:

1. It is important you do not call out your own contractors as we will not pay the costs incurred and it could invalidate your cover.
2. Adverse weather conditions or remote locations may affect normal standards of service.

3. ARAG plc provides a 24 hour, 365 day per year landlord emergency helpline. Please immediately telephone the number in the policy document if you have a landlord emergency.
4. We will record your details, check you are a policyholder and then decide on the best course of action. Providing we accept your claim, we will arrange for a contractor to quickly contact you and arrange a visit.
5. If the incident is not covered by this policy then we can still provide assistance which will be at your own cost. This may be an event covered by your main buildings and/or contents policy and we will seek to advise you accordingly.
6. You should report any major emergency which could result in serious damage to the property or injury, to the Emergency Services or the utility company that supplied the service.
7. Your call may be recorded for training and security purposes and will be answered as soon as possible.

Questions And Answers

What Happens If I Change My Mind After Taking Out The Policy?

The policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in the policy wording.

What Happens If The Insurer Cannot Meet Its Liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to 90% of the cost of your claim in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

What Happens If I Have A Complaint?

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint. Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:

- T: 0117 917 1680 (hours of operation are 9am-5pm, Monday to Friday excluding bank holidays, for our mutual protection and our training purposes, calls may be recorded).
- E: customerrelations@arag.co.uk
- ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:

- T: 0207 327 5693 | F: 0207 327 5225 | E: complaints@lloyds.com
- Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:

- T: 0800 023 4 567 | E: enquiries@financial-ombudsman.org.uk
- Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Key Facts

Significant Features & Benefits	Significant Exclusions or Limitations	Where to find Significant Exclusions and Limitations in this policy
The Insurer will pay Costs & Expenses up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below	The claim must be reported to us immediately after you first become aware of the landlord emergency. You always agree to use the Contractor nominated by us.	Your Policy Cover 3) 4)
	Limit of Indemnity The Insurer will pay the following: a) Call-out charge, and/or b) Labour up to 2 hours, and/or c) Parts & materials up to £100, and/or d) Alternative accommodation costs up to £250 The maximum payable per claim is £1,000	Meaning Of Words & Terms
1 MAIN HEATING SYSTEM The total failure or complete breakdown of the main heating system in your property	<ul style="list-style-type: none">• A central heating boiler which<ul style="list-style-type: none">- is more than 15 years old and/or- has not been subject to an annual service• LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr	What Is Not Insured By This Policy 6) 7)
2 PLUMBING & DRAINAGE The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to your property or its contents	Blockage of supply or waste pipes to your property due to freezing weather conditions	What Is Not Insured By This Policy 19)
3 PROPERTY SECURITY Damage to or the failure of external doors, windows or locks which compromises the security of your property		
4 TOILET UNIT Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in your property		

5 DOMESTIC POWER SUPPLY The failure of the domestic electricity or gas supply	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply	What Is Not Insured By This Policy 9)
6 LOST KEYS The loss of the only available keys, if you cannot replace them, to gain access to your property	Damage caused by gaining access to your property	What Is Not Insured By This Policy 10)
7 VERMIN INFESTATION Vermin causing damage inside your property or a health risk to you		
8 ALTERNATIVE ACCOMMODATION COSTS Your overnight accommodation costs including transport to such accommodation up to £250 (including VAT) following a landlord emergency which renders the property uninhabitable	You will have to settle the charges for accommodation and the Insurer will reimburse the payment on our acceptance of your claim	
	Any claim <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where the INSURED EVENT happens within the first 48 hours of cover if you purchase this policy at a different date from any other related insurance policy • where there is no one at your property when the contractor arrives • involving a pre-existing problem • arising from any willful or negligent act or faulty workmanship (including any attempted repair or DIY) • for making permanent repairs once the emergency situation has been resolved • for damage that is caused by finding the cause of your claim and making the repair • arising out of the failure to maintain any system or equipment or the replacement of parts that gradually sustain wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks • where the property has been left unoccupied for more than 30 days consecutively • covered by a manufacturer's, supplier's or installer's warranty 	What Is Not Insured By This Policy <ul style="list-style-type: none"> 1) 2) 3) 4) 5) 8a) 8b) 11) 12) 13) 14)
	Territorial Limit, The United Kingdom, Channel Islands and the Isle of Man	Meaning Of Words & Terms Your Property



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LEGAL SERVICES

It's good to know that you've made the right choice.

Total Landlord Insurance is a trading name of HFIS plc. HFIS plc is authorised and regulated by the Financial Conduct Authority.

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