totallandlord emergency cover

Frequently Asked Questions

Q. How is an emergency defined?
A. A sudden unexpected event which in the insurers opinion requires immediate remedial action in order to:

- Prevent damage or avoid further damage to your property and/or
- render your property safe or secure and/or
- restore the main services to your property, and/or
- alleviate any health risk to anyone living at your property.

Q. What do you class as Vermin?
A. Brown or black rats, house of field mice, and wasps' or hornets nests'.

Q. Are boilers covered?
A. Yes, if the boiler is under 15 years old and has been serviced within the last twelve months.

Q. Are Houses in multiple occupation covered?
A. No.

Q. I have several flats in a block, would I need a policy for each flat?
A. Yes, as each flat is a private dwelling.

Q. What is the policy excess?
A. There is no policy excess.

Q. How many claims can I make in a year?
A. There is no maximum number of claims that you can make annually.

Q. Can I arrange cover for my own home?
A. Yes you can – if you are taking out household building/contents cover for that property at the same time.

Q. Will the contractor tell me or my tenant up front how much it would cost if an emergency will take over 2 hours to fix or the costs for parts will be over £100, and who will pay?
A. If the repairs takes over 2 hours and/or the parts come to more than £100 you or your tenant would be responsible for paying the contractor. You can request a quote before any work is started. Such work may also be covered under your Landlords/Home insurance, so do contact them to find out.

Q. If I decide after the first 2 hours that I want to get my own contractor to do the remaining work am I allowed to do this?
A. Yes, but we will not guarantee the works and any further damage or incident would not be covered.

Q. How long is the work guaranteed for?
A. All the work carried by our approved contractors is guaranteed for 12 months.

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Q. How do you select your contractors to ensure they are fully qualified and their costs are competitive, after the first 2 hours when I will be expected to pay?

A. All our contractors are qualified and vetted by our claims team. As we are liable for the first 2 hours of work we ensure that all our contractors are competitive in the market place.

Q. If the tenant calls the emergency helpline to report a claim, am I informed of the claim at any point?

A. You may need to have a discussion with your tenants when you inform them about how to claim and request that you are kept informed about any incidents at the property.

Q. Is there a guaranteed call out response time with Total Landlord Emergency Cover?

A. A contractor should arrive at the property within 2 hours. However, we cannot guarantee a response time due to various factors such as adverse weather conditions, remote locations etc.

Q. What will I have to pay for if I have a Total Landlord Emergency Cover Policy?

A. Any costs or expenses incurred before we accept the claim, any insured event that occurs within the first 48 hours of taking out this policy, costs and expenses where there is no one at your property when the contractor arrives and any matter occurring prior to or existing at start of the policy and which you knew or ought reasonably to have known could give rise to a claim.

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