

Landlord's Home Emergency



FIRST FOR JUSTICE

Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Ltd

Product: OpenRent Landlords Home Emergency

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions.

Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Landlord's Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for a contractor to: prevent damage or further damage to the let property, make your let property secure or relieve unreasonable discomfort, risk to health or difficulty.



What is insured?

Roof Damage

- ✓ Any damage to the roof of the let property where internal damage has been caused or is likely

Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in the let property

Heating Failure

- ✓ Failure of the main heating system in the let property

Power Supply Failure

- ✓ Failure of the let property's domestic electricity, or domestic gas supply in the boundaries of the let property

Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of any toilet in the let property, whether or not there are other working toilets

Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks resulting in the let property becoming insecure. In addition, in shared occupancy residences, the failure of or damage to internal key-operated lockable doors, which provide access to a tenant's exclusive room

Keys

- ✓ The only available set of keys to the let property is lost, stolen or damaged and an insured person or authorised person cannot replace them, or cannot gain normal access to the let property. This includes, in shared occupancy residences, keys to internal key-operated lockable doors, which provide access to a tenant's exclusive room

Vermin

- ✓ An infestation by wasps' and/or hornets' nests, rats, mice, grey squirrels or bed bugs in the let property which prevents the use of the loft or one or more rooms in the let property

Hotel Accommodation

- ✓ The room only cost of accommodation if the let property remains uninhabitable following an insured emergency



What is not insured?

- ✗ Assistance costs (including parts and materials) which exceed the emergency assistance limit shown in your policy schedule (not including hotel accommodation costs)
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the let property
- ✗ Any property which is not a private residence used for domestic purposes and let under a tenancy agreement of 6 months or more
- ✗ Any claim where the let property is left unoccupied for 60 or more consecutive days
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Claims relating to normal day to day home maintenance
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of the let property
- ✗ The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance, except where specified under beyond economic repair
- ✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Problems with septic tanks, cesspits or fuel tanks
- ✗ Leaks which have not caused or are unlikely to cause damage to the let property



Are there any restrictions on cover?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Heating failure** claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems
- ! **Power supply failure** claims relating to a failure of the mains supply
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the let property remains secure
- ! **Keys** claims where an alternative set of keys is available
- ! **Vermin** claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests
- ! **Hotel accommodation** costs above £300 (incl. VAT)



Where am I covered?

- ✓ United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands



What are my obligations?

It is your responsibility to:

- Maintain the let property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the let property
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at the let property when the contractor we arrange for you arrives



When and how do I pay?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling the person who sold you this policy within the cooling off period, which lasts for 14 days after taking it out, or at any time afterwards. We can cancel this policy at any time as long as we tell you at least 14 days beforehand. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.