

# Residential Landlords' Emergency Solutions



# Why you need Residential Landlords' Emergency Solutions

This policy is suitable for landlords of properties that provide self-contained accommodation for let to tenants for residential purposes. If there is an unexpected emergency such as a burst pipe or boiler breakdown, you will want to put things right as quickly as possible to protect your property from further damage and make the property safe and comfortable for your tenants to live in. It's not always straightforward to find a reputable contractor at short notice and even if you do it can be expensive. Our Residential Landlords' Emergency policy provides you with a low cost solution ensuring help is always available when you need it most.

With one call to us, an approved contractor will come to your rented property and make emergency repairs. Our cover includes all of the following domestic emergencies:

- the complete breakdown of the heating system
- plumbing and drainage problems
- damage which affects your property's security, including locks and windows
- if the only toilet is broken
- loss of the power supply
- lost keys
- vermin infestation
- **roof damage**

**Optional** annual gas boiler servicing is available on a pay-per-use basis by calling 0330 303 1319.

In addition we provide alternative overnight accommodation for your tenants if the property is unsafe or uncomfortable to stay in.

If your property is powered by a biomass boiler or anaerobic digester system, the insurer will reimburse up to £500 for your own contractor to help.

Our service is available 24 hours a day, 365 days a year and for additional peace of mind all our permanent repairs are guaranteed for 12 months.

## What we cover

- Contractor's call-out fee
- Labour costs
- Parts and repair materials
- Cost of alternative accommodation up to £250
- We pay up to £500 per claim in total

## Who is ARAG?

ARAG plc is part of the global ARAG Group, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income in excess of €1.8 billion.

We are committed to providing our Residential Landlords' Emergency Solutions customers with a rapid response and faultless customer service if an emergency seriously affects the property.



# Examples of when we can help



## Boiler breakdown

During a particularly cold snap last winter, on a Saturday morning, the heating boiler at our insured's rented property broke down. As our insured's tenant had three young children, our insured was keen to resolve the problem as soon as possible. The insured contacted us and we immediately appointed a contractor who attended later that day and ordered the replacement part needed to complete the repair to the boiler. The part was fitted the following day and the insured's tenant was able to heat their home again.



## Burst pipe

Our insured called when a burst pipe in the bathroom of their rented property was causing water to drip through the kitchen ceiling causing damage and distress to their tenants. We arranged for a contractor to carry out an emergency repair on the pipe and stop the leak.

## Security

When a burglary left our insured's rented property with a smashed front door window, the insured contacted us as the property was insecure. We immediately arranged for a contractor to board up the window. A further claim was made on the insured's landlord's insurance for a full replacement door.

*Help is available when you need it most*

## Optional service



### When we cannot help

We promise to respond quickly where help is necessary to prevent or reduce damage to your rented property and its furnishings or to make it safe and secure to live in. However, Residential Landlords' Emergency Solutions is not a property maintenance contract. We cannot help you with problems that result from wear and tear or merely cause inconvenience; for example a leaking tap.

There is a requirement to have your boiler serviced annually. We are happy to provide this optional service for you at a competitive rate.

The Summary table which follows provides the information you need to know before deciding whether to purchase cover.

We have negotiated competitive rates with our approved contractors for an annual gas boiler service. You can simply call our dedicated service phone number and we will arrange for a local approved firm to get back to you within two hours to agree a convenient time to carry out the service. You are responsible for the contractor's annual service charge and we are confident that you will receive high standard of customer service from our contractors.



# Important information

## Claims procedure

In the event of a property emergency:

- 1) **Please telephone [dedicated number]** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your name, the insured property's address and postcode, and the nature of the problem.
- 2) We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.
- 3) If your property is powered by a biomass boiler or anaerobic digester system, we will check your details and agree for you to choose a suitable expert to help. You will have to pay the contractor and send your receipt to us, we will reimburse your claim. Please send your receipt to **[www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)** or **ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**.
- 4) If you are claiming for alternative accommodation costs for your tenant(s) you must obtain our authority to incur costs before any bookings are made. Your tenant(s) will have to pay for the accommodation when they check out and send the receipt to you, to forward to us to be reimbursed.
- 5) It is important you notify us as soon as possible of any claim, and do not call out your own contractor unless we have agreed as we will not pay their costs and it could stop your claim being covered.
- 6) You must report any major emergency which could result in injury or serious damage to the home to the Emergency Services or the company that supplies the service.
- 7) Your call will be answered as soon as possible and may be recorded for training and security purposes.

## 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 Condition 6 of 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 of 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 at **[www.fscs.org.uk](http://www.fscs.org.uk)**

# Summary table

The table below shows a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
The insurer will pay emergency costs up to £500 (including VAT) for claims reported during the period of insurance for the Insured events shown below.	<ul style="list-style-type: none"> <li>The claim must be reported to us as soon as possible after the tenant first becomes aware of the emergency.</li> <li>You always agree to use the contractor chosen by us.</li> </ul>	<p><b>Your policy cover</b></p> <p>2)</p> <p>3)</p>
<p><b>1) Main heating system</b></p> <p>The total failure or complete breakdown of the main heating system (including a central heating boiler) in the property.</p>	<ul style="list-style-type: none"> <li>A central heating boiler will only be covered if it has been serviced during the 12 months prior to a breakdown.</li> <li>A main heating system which is more than 15 years old.</li> <li>LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw hr.</li> </ul>	<p><b>Meaning of words &amp; terms</b></p> <p><b>Central heating boiler</b></p> <p><b>What is not insured by this policy</b></p> <p>6)</p> <p>7)</p>
<p><b>2) Plumbing &amp; drainage</b></p> <p>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the property or its contents.</p>	Blockage of supply or waste pipes due to freezing weather conditions.	<p><b>What is not insured by this policy</b></p> <p>17)</p>
<p><b>3) Home security</b></p> <p>Damage to or failure of external doors, windows or locks which compromises the security of the property.</p>		
<p><b>4) Toilet unit</b></p> <p>Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the property.</p>		
<p><b>5) Domestic power supply</b></p> <p>The failure of the domestic electricity or gas supply.</p>	The interruption, failure or disconnection of the mains electricity or gas supplies.	<p><b>What is not insured by this policy</b></p> <p>9)</p>
<p><b>6) Lost keys</b></p> <p>The loss or theft of the only available keys, if you cannot replace them, to gain access to the property.</p>	Damage caused by gaining access to the property.	<p><b>What is not insured by this policy</b></p> <p>8)b)</p>

## Summary table (continued)

Significant features & benefits	Significant exclusions or limitations	Where found
<p><b>7) Vermin infestation</b> Vermin causing damage inside the property or a health risk to your tenant(s).</p>		
<p><b>8) Alternative accommodation costs</b> Your tenant(s) overnight accommodation costs (including transport there) up to £250 including VAT following a property emergency which makes the property unsafe, unsecure or uncomfortable to stay in overnight.</p>	<p>Your tenant will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.</p>	<p><b>Claims procedure</b> 4)</p>
<p><b>9) Roof Damage</b> Damage to the roof of the property where internal damage has been or is likely to be caused.</p>		
	<p>Any claim:</p> <ul style="list-style-type: none"> <li>• where costs have been incurred before we accept a claim</li> <li>• where there is no one at the property when the contractor arrives</li> <li>• involving a pre-existing problem</li> <li>• arising from any wilful or negligent act or faulty workmanship</li> <li>• for making permanent repairs once the emergency situation has been resolved</li> <li>• for damage that is caused by finding the cause of your claim and making the repair</li> <li>• relating to replacement of parts that gradually sustain wear and tear over time</li> <li>• relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks.</li> </ul>	<p><b>What is not insured by this policy</b> 1) 3) 4) 5) 8a) 8b) 10) 11)</p>
<p><b>Territorial limits</b></p>	<p>Residential Landlords' Emergency Solutions is available for residential properties located in Great Britain and Northern Ireland.</p>	<p><b>Meaning of words &amp; terms:</b> <b>Property</b></p>

# How we handle complaints

## 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. 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:



**0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



**customerrelations@arag.co.uk**



**ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**

## Step 2

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



**0207 327 5693, Fax: 0207 327 5225**



**complaints@lloyds.com, Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**Lloyd's, One Lime Street, London EC3M 7HA**

## Step 3

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



**0800 0234 567 or 0300 123 9123**



**complaint.info@financial-ombudsman.org.uk**



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register)

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

**[www.arag.co.uk](http://www.arag.co.uk)**