

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company:** DAS Legal Expenses Insurance Company Limited

**Product:** Select & Protect 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 & 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?

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



#### WHAT IS INSURED?

##### Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or flooding of, the drains or plumbing system in the property

##### Main Heating System

- ✓ Failure of the main heating system in the property

##### Power Supply

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

##### Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in the property

##### Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves the property insecure

##### Lost Keys

- ✓ The only available set of keys to the property are lost, and you cannot replace them, or cannot gain normal access

##### Hotel Accommodation

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



#### WHAT IS NOT INSURED?

- ✗ Homes with more than 15 rooms
- ✗ Any claim where the home is left unoccupied for 30 or more consecutive days
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £500 incl. VAT
- ✗ Costs you incur before you have notified us of an insured incident
- ✗ Any claim where the incident happens within the first 48 hours of you taking out this policy (unless taken out at the same time as another insurance product)
- ✗ Claims relating to normal day to day home maintenance
- ✗ An emergency at any other property you rent or let or that you own
- ✗ Damage to boundary walls, gates, hedges, fences or outbuildings and damage that only affects garages
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Claims relating to shared areas or communal parts of a property including shared equipment or facilities outside the legal boundary of the property
- ✗ Problems with septic tanks, cesspits or fuel tanks



#### ARE THERE ANY RESTRICTIONS ON COVER?

##### You are not covered for:

- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Main heating system** claims relating to cold-water supply or drainage pipes, solar heating or any non-domestic heating or non-domestic hot-water systems
- ! **Power supply** claims relating to a failure of the mains supply
- ! **Toilet unit** claims where there is at least one functioning toilet in the property
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the property remains secure
- ! **Hotel accommodation** costs exceeding a maximum total of £250



## WHERE AM I COVERED?

✓ United Kingdom



## WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Keep to the terms and conditions of this policy
- Maintain the 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 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 and no later than 48 hours after you first become aware of the emergency
- Ensure somebody is at home when the approved contractor we arrange for you arrives



## WHEN AND HOW DO I PAY?

The cost of this insurance is included in your landlords insurance premium, which can be paid monthly or annually.



## WHEN DOES THE COVER START AND END?

Your cover start and end date is shown on your schedule. These form the terms of your policy



## HOW DO I CANCEL THE CONTRACT?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number within your policy documents or on our website.