

Home Emergency Cover

Insurance Product Information Document

homeprotect

Company: DAS Legal Expenses Insurance Company Ltd which 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.

Product: Homeprotect
Landlord Home Emergency

Address: DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

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 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 insured property, make the insured property secure or relieve unreasonable discomfort, risk to health or difficulty to you and/or your tenants.



What is insured?

Roof Damage

- ✓ Any damage to the roof of the insured 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 insured property

Main Heating System

- ✓ Failure to function of the main heating system in the insured property

Power Supply

- ✓ Failure of the domestic electricity or gas supply, in the boundaries of the insured property

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 insured property.

Home Security

- ✓ Failure or damage to key operated internal lockable doors to access each tenant(s) exclusive room in a shared occupancy residence(s), or external doors, windows or locks resulting in the insured property becoming insecure.

Lost Keys

- ✓ The only available set of keys to the insured property are lost, stolen or damaged and you can't replace them, or cannot gain normal access to each tenant(s) exclusive room in a shared occupancy residence(s)

Vermin

- ✓ The sudden infestation of vermin in the insured property

Hotel Accommodation

- ✓ The room only cost of accommodation for you and/or your tenants if the insured property remains uninhabitable following an insured emergency



What is not insured?

- ✗ Any claim where the insured property is left unoccupied for 30 or more consecutive days
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £500 incl. VAT (not including hotel accommodation costs)
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ 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 maintenance
- ✗ Costs relating to the replacement of a boiler or domestic appliance if it cannot be repaired or is beyond economic repair
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the insured property
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Repairs relating to shared roofs or communal areas you don't own or do not have sole responsibility, or shared fixtures and fittings, facilities or services outside the legal boundary of the insured property
- ✗ Leaks which have not caused or are unlikely to cause damage to the insured property
- ✗ Problems with septic tanks, cesspits or fuel tanks



Are there any restrictions on cover?

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **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 insured property
- ! **Hotel accommodation** costs above £100 (incl. VAT)

**Where am I covered?**

- ✓ You are covered in respect of properties situated in the 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

- Keep to the terms and conditions of this policy
- Maintain the insured 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 insured 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 this policy
- Ensure somebody aged 18 or over is at the insured property when the approved contractor arrives.

**When and how do I pay?**

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

**When does the cover start and end?**

Cover will start from when you've requested the policy to start until the end of your home insurance policy.

**How do I cancel the policy?**

If you need to cancel or amend your contract, please call us: 0330 660 1000.

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Product: Homeprotect
Landlord Legal Expenses

Address: DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

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 Legal Expenses Insurance provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems relating to the letting of your property covered by this policy.



What is insured?

Repossession

- ✓ Regaining possession of your property from your tenant

Property Damage

- ✓ Disputes relating to someone causing damage to your property

Eviction of Squatters

- ✓ Eviction of someone living in your property without your permission (other than your tenant or ex-tenant)

Rent Recovery

- ✓ Recovery of rent owed by your tenant where it has been overdue for at least a month

Legal Defence

- ✓ Defence of criminal prosecutions relating to the letting of your property or defence of an appeal under disability discrimination legislation

Tax Protection

- ✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return

Contract Disputes

- ✓ Disputes over buying or hiring of any goods or services in relation to your property

Hotel Expenses

- ✓ Payment of hotel costs while you try to gain possession of your property

Storage Costs

- ✓ Payment of costs to store your household possessions while you are unable to occupy your property after termination of your tenancy agreement

Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Online document drafting



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any matter to do with rent, rate or land tribunals, rent assessment committees or rent officers
- ✗ A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out this policy
- ✗ A Claims reported more than 90 days after the date you should have known about the insured incident



Are there any restrictions on cover?

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest.
- ! **Repossession** claims where:
 - ! Your property is not let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act, Housing (Scotland) Act or The Private Tenancies Order 2006 (Northern Ireland)
- ! You have not provided the tenant with the correct notices
- ! **Property Damage** claims where the amount in dispute is £1,000 or less.
- ! **Hotel Expenses** after a maximum of 30 days or costs exceeding £150 per day
- ! **Storage Costs** after a maximum of 4 weeks or costs exceeding £10 per day
- ! **Tax Protection** claims relating to criminal investigations
- ! **Contract claims** where you haven't entered into the agreement during the period of insurance



Where am I covered?

- ✓ For all insured incidents, the United Kingdom of Great Britain and Northern Ireland.

**What are my obligations?**

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need

**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?**

Cover will start from when you've requested the policy to start until the end of your home insurance policy.

**How do I cancel the policy?**

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Legal Expenses Cover

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Product: Homeprotect
Landlord Legal Expenses Cover
with Rent Guarantee

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 Legal Expenses & Rent Guarantee Insurance provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems relating to the letting of your property covered by this policy.



What is insured?

Repossession

- ✓ Regaining possession of your property from your tenant

Property Damage

- ✓ Disputes relating to someone causing damage to your property

Eviction of Squatters

- ✓ Eviction of someone living in your property without your permission (other than your tenant or ex-tenant)

Rent Recovery

- ✓ Recovery of rent owed by your tenant where it has been overdue for at least a month

Legal Defence

- ✓ Defence of criminal prosecutions relating to the letting of your property or defence of an appeal under disability discrimination legislation

Tax Protection

- ✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return

Contract Disputes

- ✓ Disputes over buying or hiring of any goods or services in relation to your property

Hotel Expenses

- ✓ Payment of hotel costs while you try to gain possession of your property

Storage Costs

- ✓ Payment of costs to store your household possessions while you are unable to occupy your property after termination of your tenancy agreement

Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Online document drafting

Optional cover:

Rent Guarantee (Only operative if shown in your policy schedule)

- ✓ Payment of rent arrears where your tenant is still in your property



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any matter to do with rent, rate or land tribunals, rent assessment committees or rent officers
- ✗ A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out this policy
- ✗ A Claims reported more than 90 days after the date you should have known about the insured incident



Are there any restrictions on cover?

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest.
- ! **Repossession** claims where:
- ! Your property is not let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act, Housing (Scotland) Act or The Private Tenancies Order 2006 (Northern Ireland)
- ! You have not provided the tenant with the correct notices
- ! **Property Damage** claims where the amount in dispute is £1,000 or less.
- ! **Hotel Expenses** after a maximum of 30 days or costs exceeding £150 per day
- ! **Storage Costs** after a maximum of 4 weeks or costs exceeding £10 per day
- ! **Tax Protection** claims relating to criminal investigations
- ! **Contract claims** where you haven't entered into the agreement during the period of insurance
- ! **Rent Arrears** will be limited to:

- i. a maximum of four months' unpaid rent accruing before the expiry date of a valid notice seeking possession of your property; and
- ii. the period after which we apply to a court for a possession order for your property

subject to a maximum amount payable of 12 months' rent arrears for any one claim, or the maximum number of monthly rent payments covered under your policy, whichever is the lower.

Please contact us if any part of the rent owed is still unpaid within 45 days of the date it was first due.



Where am I covered?

✓ For all insured incidents, the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



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



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