

# EMERGENCY REPAIR INSURANCE

## Insurance Product Information Document

**Company:** Trafalgar Insurance Company Limited

**Product:** Emergency Repair Service

Trafalgar Insurance Company Limited is licensed by the Guernsey Financial Services Commission.  
Registered office: Normandie House, Rue a Chiens, St Sampson, Guernsey GY2 4AE.UK.

This document is a summary of the cover provided under this policy. The policy documentation provides full details of what you are covered for.

### What is this type of insurance?

The Trafalgar Insurance Company Limited Emergency Repair Service cover provides emergency assistance for landlords if the property's plumbing, drainage, heating or power supply fails, or if damage to doors or windows compromises the security of your property. This cover is not designed to replace any buildings and contents insurance which may be in place but is an additional management tool providing a benefit which may not currently be covered by a normal household insurance policy.



#### What is insured?

**Emergency occasioned to the essential services within the property that are listed in the section below**

- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators
- ✓ Blockages in toilet and waste pipes
- ✓ Electricity complete failure within property. Electrical emergency within the property
- ✓ Gas, central heating or boiler failure
- ✓ Damage caused by animals or insects that are destructive in their natural behaviour or considered pests or nuisances: brown rats, black rats, house mice, field mice, squirrels, wasps nests and hornets' nest only
- ✓ Broken or damaged windows, doors and locks presenting a security risk to the property
- ✓ Damage to roof tiles
- ✓ Fire or burglary where immediate repairs are required to make the property safe, secure or habitable
- ✓ Any gas or electrical emergency within the property where there is a risk to the tenants health



#### What is not insured?

- ✗ Cover will cease if the insured property is no longer managed by Leaders Limited or The Romans Group (UK) Limited or the property is unoccupied for more than 14 days in a row.
- ✗ Burst or leaking flexible hoses which can be isolated or leaking washing appliances
- ✗ External water supply pipes after the internal stop tap. Shared water/drainage facilities.
- ✗ Any breakdown to flushing mechanism of toilets.
- ✗ Any electricity failure affecting only part of the property. Electrical supply to burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems.
- ✗ Boilers over 10 years old. Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the 12 months prior to your claim; Boilers that are beyond economical repair.
- ✗ Pest damage outside the main dwelling e.g. in garages and other outbuildings.
- ✗ Loss, damage to windows, doors or lock for outbuildings, garages and other outbuildings.
- ✗ Breakdown of any storage heater except where this represents the only source of heating within the property



#### Are there any restrictions on cover?

- ! We will pay up to £750.00 per claim (including VAT, call out, labour and materials). We will not be responsible for more than 2 claims in the period of insurance
- ! This insurance does not cover normal day to day maintenance at your property or for replacing items damaged through normal wear and tear
- ! We will not pay any claims made in the first 14 days from the policy start date unless you are renewing the policy.

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### Where am I covered?

- ✓ Cover applies to eligible properties in the United Kingdom i.e. Great Britain, Northern Ireland, Isle of Man and the Channel Islands



### What are my obligations?

- Let us know if any of the information you have provided to us changes
- Keep the property in a good state of repair and working condition
- In the event of a claim contact your local Leaders Limited or The Romans Group (UK) Limited branch. We will only pay the claim if any invoices and other evidence which we require are provided on request



### When and how do I pay?

The premium will be due at the start and at renewal of the policy. The premium is paid by your agent out of rent received.



### When does the cover start and end?

The start and end dates of your policy are shown on the Insurance Schedule. Your policy may be renewed and payment taken unless you contact your agent to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the contract?

You have the right to cancel your policy during a period of 14 days after the policy start date or the date you receive your policy documentation, whichever is the later. If you cancel the policy outside the 14-day period, you will not be entitled to a refund of the premium paid. A full explanation of your cancellation rights can be found in your policy documentation.