

# Insurance for Landlords

## Insurance Product Information Document

**Company: Just-4-Landlords**

**Product: PropertyCare – Kitchen and Boiler Insurance**

This policy is administered by Just-4-Landlords and arranged on behalf of Bastion Insurance Company Ltd. Just-4-Landlords is a trading name of Maintenance Direct Insurance Services Ltd (registered in England, company registration number 03152770) who are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 707133. Registered office: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW. Bastion is authorised and regulated by the Malta Financial Service Authority under Authorisation number C37545 and is permitted to conduct business in the United Kingdom under Financial Conduct Authority reference 446703

This document provides a summary of the key information relating to our PropertyCare – Kitchen and Boiler Insurance Policies. The full terms and conditions of the cover and other important information are included in the policy documentation.

### What is this type of insurance?

PropertyCare – Kitchen and Boiler Insurance for Landlords, and managing agents acting on behalf of property owners, is a warranty insurance designed to provide for any of the three following options:-

- Kitchen Appliances Breakdown
- Boiler Breakdown and specified Home Emergencies
- Kitchen Appliances Breakdown, Boiler Breakdown and specified Home Emergencies

Your chosen options will be specified in the Schedule. Cover for kitchen appliances or boilers will not begin until the manufacturer's guarantee has expired.



### What is insured?

#### General

- ✓ Addresses covered under this policy can be added or deleted at the pro rata additional premium or at pro rata return premium, based on the initial overall premium paid at the start of the policy and the unexpired period of the policy.

#### Kitchen *(Only applicable if you have chosen to include kitchen appliances breakdown at the specified property(ies) as listed in the Schedule.)*

- ✓ Any number of appliances from the following:-  
Cooker, Oven, Hob, Dishwasher, Freezer, Fridge, Fridge-freezer, Microwave Oven, Tumble Dryer, Washer/Dryer, Washing Machine, Cooker Hood.
- ✓ Cover up to £3,500 for all claims, per address.
- ✓ The repair or replacement cost (whichever is the lesser) of a registered kitchen appliance incurred as a result of a breakdown during the cover period.
- ✓ The components of a registered kitchen appliance should they suffer a breakdown.
- ✓ New or refurbished replacement of the same or equivalent specification and quality if an identical replacement cannot be provided when an item is beyond economic repair.

#### Boilers *(Only applicable if you have chosen to include boiler breakdown at the specified property(ies) as listed in the Schedule.)*

- ✓ The breakdown of any boiler specified in the schedule for each address.
- ✓ CP12 Gas Safety Certificate and inspection Applicable if this service is specified in the Schedule.
- ✓ Boiler Service if specified in the Schedule

#### Home Emergency Assistance *(Applicable if you have chosen to include boiler breakdown at the specified property(ies) as listed in the Schedule.)*

- ✓ Home Emergency cover relating to
  - Leaking pipes or leaking radiators
  - Blocked drains
  - Failure of toilet to function
  - Complete failure of gas or electricity
  - Central heating failure.
  - Pest Contamination – covering extermination and control of rats, mice, wasps and hornets.



### What is not insured?

#### General Exclusions

- ✗ Any call out / repairs in the first 30 days initial exclusion period.
- ✗ Any chosen excess
- ✗ Any call out or repairs due to incidents which occur whilst any property is left unoccupied for a period of 30 days and over.
- ✗ Any call out, repairs, damage or breakdown due to fire, lightning, explosion, storm, flood resulting from any external cause, theft or attempted theft.

#### Kitchen Appliances and Boiler

- ✗ The breakdown of any boiler or gas powered kitchen appliance where a current CP12 Gas Safety Certificate has not been issued for the property containing the boiler or relevant kitchen appliances.
- ✗ Any boiler with a system output exceeding 70kW and/or not purpose built for domestic use.
- ✗ Inspection costs where a second inspection is required due to a CP12 – Gas Safety – failure.
- ✗ Solar heating systems, Back boilers, oil fired, solid fuel, liquid petroleum systems, air conditioned systems.
- ✗ The breakdown of any boiler as a result of fire, explosion, flood, storm or lightning.
- ✗ Damage or breakdown due to sludge in the boiler, pipework, pumps or radiators or any damage.
- ✗ Normally replaceable or cosmetic components.
- ✗ Accidental damage.
- ✗ Corrosion, scratches and dents.
- ✗ Damage or breakdown to any kitchen appliances due to foreign objects (such as coins, socks, or metal zips).
- ✗ The repair or replacement of components which were faulty or had suffered a breakdown prior to the Policy Start Date of this insurance policy.
- ✗ Neglect or misuse of the kitchen appliance or boiler or its use after the fault developed.
- ✗ Faults that are subject to recall by the manufacturer, or dealt with under a manufacturer's guarantee.

**If a boiler is 10 years old or older at the date of the claim and cannot be economically repaired, then we will contribute £500 towards the cost of a replacement boiler, less any applicable excess.**



## Are there any restrictions on cover?

### Kitchen

- ! For any kitchen appliance that is 8 years old or older at the date of the claim and which is beyond economical repair, the maximum amount payable for any one item is £250, or the replacement value, whichever the lesser, less the applicable excess.
- ! There is a single item limit per claim of £500

### Boiler

- ! Subject to providing the required information, including the type, make and age of each boiler, before any additional coverage commences:
- ! The maximum amounts payable per Boiler Breakdown claim (domestic boilers only), including VAT, are:
- ! Boilers under 10 years old - £1,000 any one claim.
- ! Boilers 10 years old and over - £500 any one claim
- ! If a boiler is 10 years old or older at the date of the claim and cannot be economically repaired, then we will contribute £500 towards the cost of a replacement boiler, less any applicable excess.

### Home Emergency Assistance

The maximum amounts payable per claim, including VAT, are:

- ! Insured Section 1 - Water Supply Pipes and Plumbing £1,000 any one claim.
- ! Insured Section 2 – Drainage £1,000 any one claim.
- ! Insured Section 3 - Internal Domestic Gas Supply £1,000 any one claim.
- ! Insured Section 4 - Internal Electrics £1,000 any one claim.
- ! Insured Section 5 - Pest Contamination £500 any one claim.



## What is not insured?.....Cont.

### Home Emergency Assistance

#### Insured Section 1, Water Supply, Pipes and Plumbing

- ✗ Lead pipes.
- ✗ Any section of a shared water supply pipe for which you do not have sole responsibility.
- ✗ The replacement of steel or asbestos water tanks, immersion heaters, water pressure pumps, radiators, shower units, steel pipes, heated towel rails.

#### Insured Section 2 - Drainage

- ✗ Any section of a shared water supply pipe for which you do not have sole responsibility.

#### Insured Section 3 – Internal Gas Supply

- ✗ Leakage of gas from a gas appliance itself.

#### Insured Section 4 - Internal Electrics

- ✗ The cost of replacing the main user control board or any electrical fittings other than defective sockets or switches.
- ✗ Any electrical failure at your property caused by external, coastal, or river flooding.

#### Insured Section 5 - Pest Contamination

- ✗ Infestation by pests other than rats, mice, wasps or hornets or any infestation caused by your failure to take reasonable preventative measures.



## Where am I covered?

- ✓ You must be a landlord owning or leasing residential properties within the United Kingdom for the purposes of renting to tenants or a managing agent or association acting on behalf of owners (including owner occupiers) of residential flats or apartments.



## What are my obligations?

- You must take reasonable care to answer all questions honestly and to the best of Your knowledge.
- Changes in Circumstances - you must notify the administrator as soon as possible of any change which may affect this insurance; in particular a change of any address specified in the schedule.
- You must register each kitchen appliance and boiler for each property that you choose to include with the administrator before any coverage can commence and all items covered will be specified in the Schedule. You must provide the make, model, and age of each kitchen appliance and boiler to be covered.
- You must notify the administrator if you wish to register any additional or replacement kitchen appliance or replacement boiler.
- Sufficient notice must be given for CP12 Inspections, this should be a minimum of 3 weeks before the current CP12 certificate expiry.

### Reasonable precautions:

- You must maintain any given property covered under this policy listed in the schedule in a state of good repair and ensure that normal maintenance is undertaken.
- You must replace any parts of any given property covered under this policy listed in the schedule which are failing or showing signs of wear and tear as soon as you can after you discover any problems.
- You must service any boiler covered under this policy once a year.
- If a property is to be left unoccupied when cold weather is normally expected or forecast, you must take reasonable precautions to prevent icing or frost damage, and to give appropriate instructions to the tenants, such as leaving the central heating on at a low setting.



## When and how do I pay?

You can pay your premium monthly or annually by either direct debit or credit card or direct debit. The amount will be shown in your schedule.



### When does the cover start and end?

The cover under this policy starts on the commencement date shown in your policy schedule. The cover ends on the expiry date shown in your policy Schedule. The duration of cover is a maximum of 12 months.



### How do I cancel the contract?

- You can cancel your cover at any time.
- If you cancel within 14 days of receiving your full policy document, where you will be entitled to a full refund of the part of the premium that relates to the unexpired portion of the policy period for which you have paid premium, provided that you have not made a claim and provided that we have not provided a CP12 inspection or boiler service.
- If you cancel your policy after the 14 day "Cooling Off" Period" you will receive a refund, after deduction of an administration fee of £35.00, of the part of the premium that relates to the unexpired portion of the policy period for which you have paid, provided that you have not made a claim and provided that we have not provided a gas safety inspection or boiler service.
- If you cancel your policy after receiving our CP12 Gas Safety Certificate services, you will be charged £70 per each property. If you have had a boiler service in addition to a CP12 service, you will be charged £98 per each property.
- To cancel your policy you will need to contact us as follows:

Just-4-Landlords  
Unit 3 Chapel Court,  
126 Church Road,  
Hayes, Middx.  
UB3 2LW  
Tel: 0345 474 2644

email: [admin@just-4-landlords.com](mailto:admin@just-4-landlords.com)

- Please note: cancelling a monthly direct debit or any other form of regular payment method that may have been set up to pay for your policy does NOT cancel your policy with us and you must contact us first before cancelling any such payment facility.