



POLICY DOCUMENT

LANDLORD HOME EMERGENCY





Welcome to the Husmus family

Thank you for choosing us

In this booklet, you'll find everything you need to know about the cover you have subscribed to – including what is covered and what isn't – so please keep it safe along with your summary email.

Husmus Landlord Home Emergency is a monthly or annual insurance premium. By choosing this product you agree to pay for your insurance by recurring payment from your credit or debit card. Your insurance premium will automatically continue each month or year unless you tell us otherwise. Don't worry, you will always receive advanced notice of your premium renewal.

Our Landlord Home Emergency Insurance serves as your safety net against unexpected emergencies that could leave your rental property uninhabitable or unsafe. This policy provides landlords with rapid response and professional repairs for essential systems, giving you peace of mind and protecting your rental income without the worry of finding emergency contractors at times of need.





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Policy Summary

We want to make sure you know what you're getting for your payment, so we did our best to make this policy summary short and easy to understand. Please take a few minutes to read through.

What is covered? When?

This policy covers your rental property for emergency repairs to essential systems (heating, plumbing, electrics, security, drainage, power and pest infestation) that could make the property uninhabitable or unsafe for your tenants.

- Up to £500 per emergency for call-out fees, labour, parts and materials to carry out emergency repairs.
- 24/7 emergency helpline for urgent repairs.

Your policy operates 24 hours a day, 7 days a week for as long as your rental property has tenants.

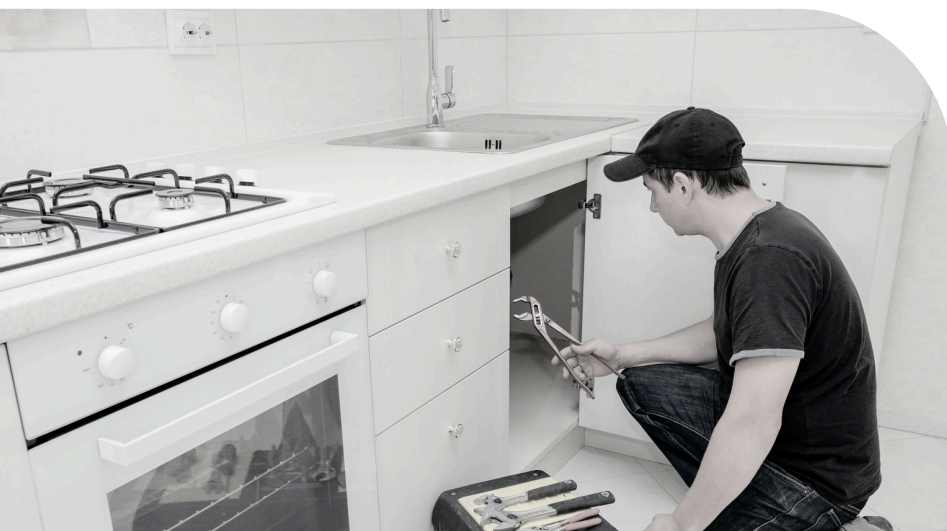
If things go wrong

To report an emergency, call our 24-hour Emergency Helpline immediately on **0330 303 1383**.

Alternatively, you can report it via your Husmus account.

Either the landlord or tenant may report an emergency. Our authorised contractors will contact you to arrange repairs and keep your property safe and habitable.

You must report emergencies as soon as possible – delays may affect our ability to prevent further damage or safety issues.





Important Information

What happens if the insurer cannot meet its liabilities?

The insurer 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

Privacy statement

Husmus

For full details of what data we collect about you, how we use it, who we share it with, how long we keep it and your rights relating to your personal data, please refer to the [Husmus Privacy Notice](#).

ARAG

This is a summary of how we, on behalf of the insurer collect, use, share and store personal information. Please refer to our privacy statement on their website www.arag.co.uk

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our

privacy statement. We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations. We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted. For a full list of privacy rights and when we will not be able to delete personal data, please refer to our full [privacy statement](#).



What is covered

This policy is evidence of the contract between **you** and the **insurer**. Terms that appear in bold type have special meanings. Please read **Definitions** for more information.

Following an Insured event which results in a **property emergency** the **insurer** will pay **emergency costs** provided that all of the following requirements are met.

1. **You** have paid the insurance premium.
2. The claim is reported to **us**
 - a. during the **period of insurance** and
 - b. as soon as possible after **your** tenant(s) first become aware of a **property emergency**.
3. **You** always agree to use the **contractor** chosen by **us**.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

Insured events covered

1. Main Heating System

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a **central heating boiler**, all radiators, hot water pipes and water storage tanks) in the **property**.

2. Plumbing & Drainage

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps

and pipe-work located within the **property**, which results in a **property emergency**.

3. Property Security

Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of the **property**.

4. Toilet Unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in the **property**.

5. Domestic Power Supply

The failure, whether or not caused accidentally, of the **property's** domestic electricity or gas supply.

6. Lost Keys

The loss or theft of the only available keys, if **you** cannot replace them to gain access to the **property**

7. Vermin Infestation

Vermin causing damage inside the **property** or a health risk to **your** tenant(s).

8. Alternative Accommodation Costs

Your tenant(s) overnight accommodation costs including transport to such accommodation following a **property emergency** which renders the **property** unsafe, unsecure or uncomfortable to stay in overnight.



What is not covered

You are not covered for any claim arising from or relating to:

1. **emergency costs** which have been incurred before **we** accept a claim
2. an Insured event which happens within the first 48 hours of cover if **you** purchase this policy at a different date from any other related insurance policy
3. **emergency costs** where there is no one at the **property** when the **contractor** arrives
4. any matter occurring prior to, or existing at the start of the policy, and which **you** believed or ought reasonably to have believed could give rise to a claim under this policy
5. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions
6. a main heating system (including a **central heating boiler**) which is more than 15 years old
7. LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw/hr
8. the cost of making permanent repairs including any redecoration or making good the fabric of the **property**:
 - a. once the **property emergency** situation has been resolved
 - b. arising from damage caused:
 - i. in the course of the repair or
 - ii. in the course of investigation of the cause of the Insured event or
 - iii. in gaining access to the **property**
9. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
10. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
11. **your** garage (except a **central heating boiler** located in a connecting garage), outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tank





12. the **property** being left unoccupied for more than 30 days consecutively unless **you** usually let out **your property** and are actively seeking a tenant

13. goods or materials covered by a manufacturer's, supplier's or installer's warranty

14. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use

15. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist

16. subsidence, landslip or heave

17. blockage of supply or waste pipes to the **property** due to freezing weather conditions

18a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

18b. radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

18c. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

18d. pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed

18e. any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, burden of proving the contrary shall be upon **you**

18f. a dispute where providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.



Making a Claim

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

In the event of a **property emergency**:

1. Please telephone **0330 303 1383** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing **us** with **your** name, address, 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 in respect of that claim only. **We** shall have no liability for any other work carried out by the **contractor**. Poor weather conditions or remote locations may affect normal standards of service.
3. If **your property** is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, **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

4. If **you** are claiming for alternative accommodation costs **you** must obtain **our** authority to incur costs before booking somewhere to stay. **You** will have to pay for the accommodation when **you** check out and send **your** receipt 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 contractors 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 serious damage to the **property** or injury, to the Emergency Services or the company that supplies the service.
7. **Your** call will be answered as soon as possible.



Policy Conditions

Failure to keep to any of these conditions may lead the **insurer** to cancel **your** policy or refuse to pay a claim.

Your Responsibilities

You must:

- a. observe and keep to the terms of the policy
- b. not do anything that hinders **us** or the **contractor**
- c. tell **us** as soon as possible after first becoming aware of any **property emergency**
- d. tell **us** as soon as possible of anything that may materially alter **our** assessment of the claim
- e. cooperate fully with the **contractor** and **us**
- f. provide **us** with everything **we** need to help **us** handle the claim
- g. take reasonable steps to recover **emergency costs** that the **insurer** pays and pay to the **insurer** all costs that are recovered should these be paid to **you**
- h. minimise any **emergency costs** and try to prevent anything happening that may cause a claim
- i. allow the **insurer** at any time to take over and conduct in **your** name any claim, proceedings or investigation

j. be able to prove that the **central heating boiler** has been serviced within the 12 months prior to the date of a **property emergency** claim

Our Consent

We must give **you** **our** consent to incur **emergency costs**. The **insurer** does not accept liability for **emergency costs** incurred without **our** consent.

Settlement

You must not settle the **contractor's** invoice or agree to pay **emergency costs** that **you** wish to claim for under this policy without **our** agreement.

Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described on the back page of this policy and **we** will try to resolve the matter. If we are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

Fraudulent Claims

If **you** make any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.



Cancellation

a. **You** may cancel the policy within 14 days of purchasing the cover with a full refund of the insurance premium paid providing **you** have not made a claim that has been accepted.

b. **You** may cancel this policy at any time by giving at least 21 days' written notice to **us**. The **insurer** will refund the premium for the remaining **period of insurance** unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.

c. Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 21 days' written notice to **you**. The **insurer** will refund the premium for the remaining **period of insurance**. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:

i. where the party claiming under this policy fails to cooperate with or provide information to **us** or the **contractor** in a way that materially affects **our** ability to process a claim, or **our** ability to defend the **insurer's** interests

ii. where the party claiming under this policy uses threatening or abusive behaviour or language, or intimidates or bullies **our** staff or suppliers

iii. where **we** reasonably suspect fraud.

Jurisdiction

This policy will be governed by English Law.

Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.



About This Insurance

This Landlords Home Emergency Insurance policy has been arranged and administered by Husmus Ltd (Husmus) and is provided by ARAG plc and underwritten by ARAG Legal Expenses Insurance Company Limited.

Husmus is registered in England and Wales under company number 11517165. Registered office: 13 Freeland Park, Wareham Road, Lytchett Matravers, Poole, BH16 6FA.

Husmus are an appointed representative of Xact Risk Solutions Limited who is authorised and regulated by the Financial Conduct Authority (FCA), reference number 590914. Xact Risk Solutions Ltd registration number in England is: 08142321. Registered office 1 Westferry Circus, Canary Wharf, London, E14 4HD.

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 02585818. ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

ARAG 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 Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.





How to make a complaint

Our mission is to bring financial stability to housing. We understand that sometimes things go wrong and when they do, we aim to fix them as soon as possible.

If you do wish to complain, follow the 2 steps below.

Step 1

In the first instance, please contact Husmus:

- Via our chatbot
- Email us at hello@husmus.net

If your complaint relates to a claim or insurance coverage, we will see that it reaches the Claims Administrators or underwriters respectively.

Alternatively, you can contact ARAG's Customer Relations Department directly; they 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, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

Step 2

If we are 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 023 4567 or 0300 1239 123

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

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

You can read more about ARAG's complaints procedure on their website by clicking here: <https://www.arag.co.uk/contact/making-a-complaint>



Definitions

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear.

Central heating boiler	<p>A boiler:</p> <ul style="list-style-type: none"> a. located in the property (or connecting garage), and b. which has been serviced within the 12 months prior to the date of your property emergency claim.
Contractor	<ul style="list-style-type: none"> a. The contractor or tradesman chosen by us to respond to the property emergency. b. Where your property is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, a suitably qualified expert chosen by you with our agreement to respond to your property emergency.
Emergency costs	<ul style="list-style-type: none"> a. Contractor's reasonable and properly charged labour costs and parts and materials provided that where your property is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, you must pay the contractor and send the receipt to us for the insurer to reimburse you. b. Where necessary, alternative accommodation costs incurred under Insured event 8. <p>The maximum payable by the insurer is £500 for all claims related by time or original cause.</p>
Property	<p>Your residential dwelling that is located in Great Britain and Northern Ireland and which provides self-contained accommodation for let to tenants for residential purposes.</p>
Property emergency	<p>A sudden unexpected event which clearly requires immediate action in order to:</p> <ul style="list-style-type: none"> a. prevent damage or avoid further damage to the property, and/or b. render the property safe or secure, and/or c. restore the main services to the property, and/or d. alleviate any health risk to your tenant(s).
Insurer	<p>ARAG Legal Expenses Insurance Company Limited.</p>



Period of insurance	The period shown in your main insurance policy taken out at the same time as this policy.
Vermin	Brown or black rats, house or field mice, and wasps' or hornets' nests.
We/us/our	ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer .
You/your	The person to whom this policy has been issued.