

Landlord Boiler and Appliance Breakdown Cover Insurance Product Information Document

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This document provides a summary of the key information about your Landlord Boiler and Appliance Breakdown Cover. Full details on the contract, product and terms and conditions can be found in your policy documentation.

What is this type of insurance?

The Landlord Boiler and Appliance Breakdown Cover provides landlords with protection against unexpected breakdown costs to boilers, central heating systems and appliances.



What is insured?

- ✓ Repair or replacement of boiler, central heating system and appliance breakdown up to £100,000
- ✓ Call out charges, access, installation, disposal and making good costs up to £25,000.



What is not insured?

- ✗ Damage to property unrelated to a covered breakdown
- ✗ Deliberate or accidental damage
- ✗ Pre-existing problems.
- ✗ Damage that resulted from neglecting maintenance or cleaning.



Are there any restrictions on cover?

- ! Claims must be made within 30 days of the breakdown.
- ! This policy reimburses you for your incurred costs



What are my obligations?

- You must tell us if there are any changes happen that may affect your insurance.
- You must take reasonable steps to avoid and minimise damage.
- Pay your premium on time. Failure to pay within 14 days of the due date can lead to cancellation.



Where am I covered?

This policy covers you for your rental property in the United Kingdom



When and how do I pay?

You pay an annual premium by debit/credit card or direct debit. Your premium will automatically renew unless you tell us otherwise.



When does cover start and end?

Your cover begins on the policy start date shown in your Policy Summary email.
Cover continues for as long as you pay your premiums, unless the policy is cancelled by you or us.



How do I cancel?

You can cancel via the Husmus ([husmus.net](https://www.husmus.net)) chatbot. If you cancel within 14 days of the start date (cooling-off period), you will get a full refund (less any third-party processing fees), provided you haven't claimed. If you cancel anytime after the first 14 days you will get a partial refund unless you have made a claim.