



POLICY DOCUMENT

LANDLORD BOILER AND
APPLIANCE BREAKDOWN COVER





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 Boiler & Appliance Breakdown Cover is an annual insurance policy that can be paid monthly if you chose. By choosing this product you agree to pay a premium for your insurance by recurring payment from your credit or debit card. Your insurance policy will automatically continue each year unless you tell us otherwise. Don't worry, you will always receive advanced notice of your policy renewal.

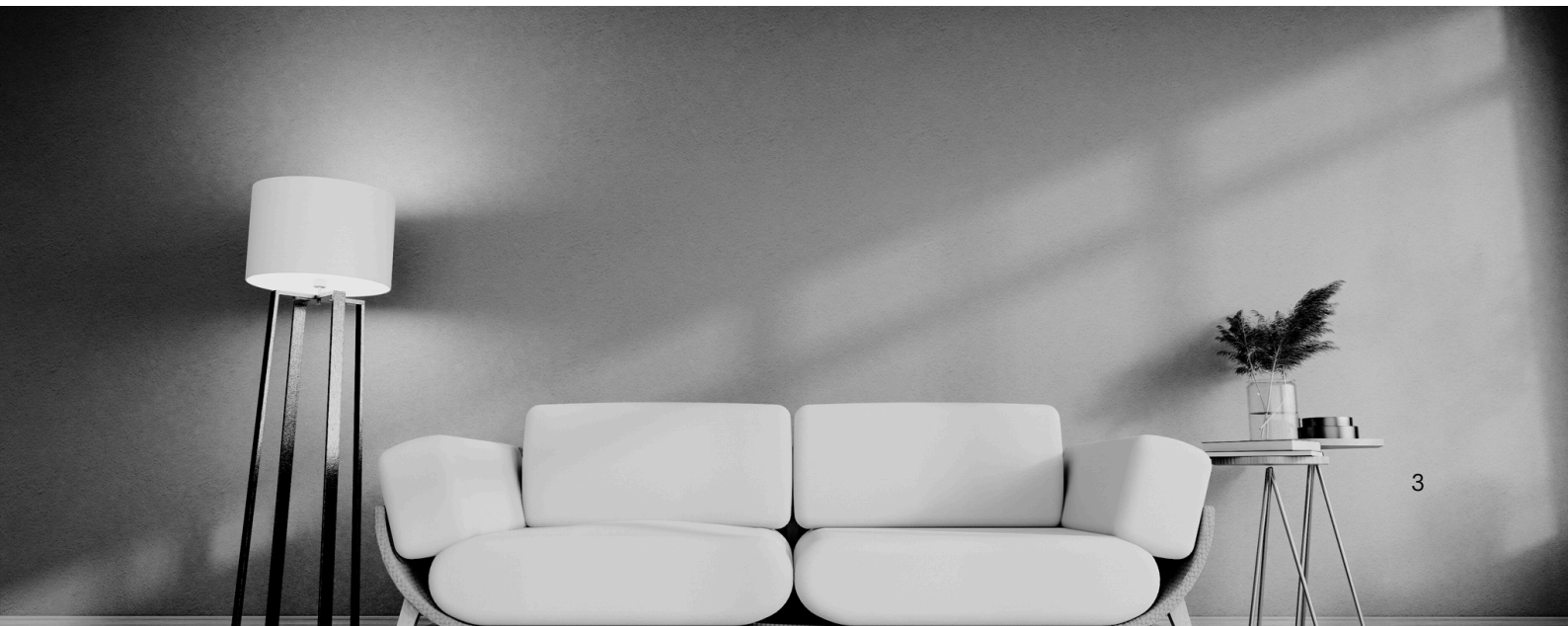
The Husmus Boiler & Appliance Breakdown Cover provides landlords with protection against unexpected breakdown costs giving you peace of mind when a breakdown happens.





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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?

You are covered for **breakdown** of **your** boiler, central heating and large appliances for as long as **your** policy is in force. See the Cover Section below for details.

For how much?

The maximum amount **you** can claim for any one **breakdown** to **covered appliances** is £100,000 not including the **excess** of £100.

If things go wrong

All support and claims are managed through the Husmus website. To begin a claim, kindly log it via **your** Husmus account on the website. **You** can find more information on how to do this at husmus.net/faq. The documents **you** will need to provide are listed in How to claim section for this document.

You must submit your claim to us within 30 days of the date you become aware of the breakdown.





What is covered

Repairs or Replacement

We cover the cost of repairs or replacement following a **breakdown** to **covered appliances** in the **rental property** during the **insurance period**. We will pay up to £100,000 inclusive of call out charges, installation and disposal costs

Access Costs And Making Good

With **our** agreement **we** will pay any reasonable and necessary costs incurred in order to gain access to repair or replace the **covered appliance** following a **breakdown**. This includes the cost to repair any **damage** to physical property caused by gaining access to the **covered appliance** following a **breakdown**. Within the cover limit of £100,000 **we** will pay up to £25,000 for access costs and making good.

Alternative Accommodation

If the **rental property** remains **uninhabitable** for more than 48 hours as a result of a covered **breakdown**, **we** will reimburse **you** for reasonable costs of alternative accommodation for **your**

tenants. Within the cover limit of £100,000 **we** will pay up to £500 including VAT for alternative accommodation.

How Much We Will Pay

Partial Loss / Repair

If part of **your covered appliance** suffers a **breakdown**, **we'll** pay to repair the part and get it working as good as new again. However, **we** won't pay more than it would cost to replace the whole appliance. **We'll** also pay to replace any undamaged parts of **your covered appliance** if they don't work with the new parts used for the repair.

If undamaged parts are replaced to make them work with new repair parts, **we'll** only pay what it would have cost to replace those undamaged parts with similar used parts. **We** won't pay more than the cost of replacing the whole appliance.

Total Loss / Replacement

If the cost of repairs is higher than the cost of replacing the **covered appliance**, **we** will pay the cost of a new replacement that is equal in specification and performance to, but not better than, the broken down **covered appliance**.



Green Improvement

If cover has been accepted under Total Loss/Replacement, **you** may choose to replace **your covered appliance** with a version that is better for the environment and/or of a higher EPC rating. Contact **us** before upgrading for written approval.

We'll then pay an additional 25% of the new replacement value up to £100,000.



What is not covered

General Exclusions

Communicable disease

Any loss, **damage**, cost or expense caused by, either directly or indirectly, in connection with, or any action taken to hinder, defend against or respond to any **infectious agent, pandemic or pandemic impact**. This exclusion applies regardless of any other cause or event that in anyway contributes concurrently or in any sequence to the loss, cost or expense, and regardless whether or not there is any declaration of an outbreak of a **pandemic** by the World Health Organisation or any authorised national or international body or legal jurisdiction.

Consumables

Consumable components or those designed to fail such as filters, light bulbs, fuses, or other parts requiring periodic renewal.

Cosmetic damage

Cosmetic **damage** that doesn't affect how the **covered appliance** works or functions.

Cyber

Any losses connected with **cyber events**.





Damage

Damage to property, unless covered under **damage to covered appliance** as a result of a **breakdown** or under Access Costs and Making Good.

Deliberate or accidental damage

Malicious, accidental or intentional damage.

Excess

The amount of the **excess**.

Faulty design and installation

Repairs needed because of design faults or incorrect installation.

Improper use

Problems caused by, contributed to, or in connection with negligence, misuse, or failure to follow manufacturer's instructions.

Maintenance

Damage caused by any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning or by the performance of maintenance.

Nuclear

Damage caused to or liability arising from **damage** to any:

- a. nuclear material;
- b. insured property in the high radioactivity zone or area of any nuclear installation; or

- c. insured property at sites or installations directly involved in the production, use or storage of nuclear material.

Policy Limits

Any incidents outside of the **Territorial Limits** and costs that exceed £100,000

Pollution

Damage caused by or liability arising from contamination of the air, water, land or property

Pre-existing problems

Problems to **your covered appliances** that existed before **your** policy start date

Radioactive contamination and explosion

Loss, **damage**, liability, cost or expense of whatsoever nature directly or indirectly caused by contributed to or arising from:

- a. ionising radiation from, or contamination by, radioactivity from any nuclear material, or from burning nuclear material;
- b. the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear equipment, or any nuclear part of them;
- c. any weapon or device using atomic fission, fusion or similar reaction, or radioactive force or material;
- d. the radioactive, toxic, explosive or other dangerous properties of any radioactive material; or
- e. any chemical, biological, bio-chemical or electromagnetic weapon.



Terrorism

Loss, **damage**, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with:

- a. any **act of terrorism**, regardless of any other cause or event contributing to the **damage**;
- b. civil commotion in Northern Ireland; or
- c. any action taken to control, prevent, suppress or in any way deal with any **act of terrorism**.

Testing

Damage caused by or resulting from a hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel or an insulation **breakdown** test of any type of electrical equipment

Unauthorised repairs

Costs incurred without **our** authorisation; **breakdown** or **damage** caused by a non-authorized or unqualified tradesperson; or repairs done by **you**.

War

Any loss, **damage**, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or uprising. This exclusion does not apply to any **damage** resulting from, or caused by, weapons of war which were not discovered before the start of the **insurance period**, as long as there is no war in the country the **covered**

appliance is in during the **insurance period**.

Warranty or guarantee

Repairs recoverable under any maintenance agreement or any warranty or guarantee

Wear and tear

Damage caused by depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions.



Making a Claim

You must submit **your** claim to **us** within 30 days from the date of event, and within the **insurance period**, giving **us** as much information as **you** can about what has happened to bring about the claim.

We understand **breakdowns** can be stressful, so this policy is designed to give **you** maximum control over arranging repairs.

When a breakdown occurs:

- **01** Contact **your** preferred qualified tradesperson directly and then notify Husmus of the claim. If **you** need help finding a qualified tradesperson please contact the team at Husmus for advice.
- **02** If **you** proceed with the repair or replacement without confirming cover with Husmus this is at **your** own risk as **we** cannot guarantee **you** will always be covered under this policy until the claim has been reviewed and approved.
- **03** Arrange the repair at a time convenient for **you** and **your tenant**. If **your** claim is covered any call out fee will be considered as part of **your** claim with **us**.
- **04** Request that **your** qualified tradesperson diagnose the cause of the **breakdown**, and prepare an invoice / receipt with the information specified below to enable Husmus to determine if **you** have cover under this policy
- **05** Proceed to repair or replacement as recommended and once cover is confirmed **we** will pay **you** for the costs of the repair or replacement.



After the repair is completed

- Pay **your** tradesperson directly
- Keep the itemised invoice / receipt showing:
 - Details of the work performed
 - Parts replaced
 - Labour costs
 - Engineer's Gas Safe registration number if used and a record of most recent Gas Safety Certificate.
 - If the invoice includes VAT, please include the VAT registration number

Submit your claim through Husmus

- Log in, click 'My Homes' and choose the relevant home
- Select 'Report an Issue/Claim'
- Follow the guided instructions and provide details about the **breakdown**
- Upload clear photos or copies of the invoice/receipt. Add before and after photos of the repair if available.

Claim review and reimbursement

- Husmus will acknowledge **your** claim within 2 business days and **we** will keep **you** regularly updated on the progress of **your** claim.
- Once approved, reimbursement, minus the **excess**, will be processed to **your** registered payment method
- **You'll** receive confirmation through the app when payment is complete.





General conditions

You must meet the following conditions:

Alteration in risk

You must tell **us** immediately if there are any changes that may affect **your** insurance, such as if **you** change the address where the **rental property** is. If **you** are not sure whether a change may affect **your** cover, contact **us** through Husmus.

Fraudulent claims

If **you** (or anyone acting for **you**) make a claim that **you** know is in any way false or exaggerated, or if any fraudulent means or devices are used in support of a claim or if any **damage** is caused by the wilful act or **you** are knowingly involved in the fraudulent act of another person then **we** shall be entitled to:

- a. not pay the claim;
 - b. recover from **you** any sums previously paid by **us** in respect of the claim;
 - c. treat this policy as being terminated with effect from the date of the fraudulent act;
- and
- d. cancel any other policies **you** have with **us**.

Sanctions

We will not be deemed to provide cover and shall not be liable to pay any claim, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction.

Contracts (Rights of Third Parties) Act 1999

A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act



Other Terms & Conditions

Your Cancellation Rights

- **You** can cancel within 14 days of receiving **your** policy documents and receive a full refund, minus any third-party payment processing fees, if no claims have been made.
- After 14 days, **you** can cancel at any time by giving **us** 30 days' notice through the app or via email, and **we'll** issue a pro-rata refund for the remaining period minus any third-party payment processing fees (subject to no claims having been made).
- Any refund will be made to the payment method **you** used to pay **your premium**.

Our Cancellation Rights

With the exception of **you** behaving in an illegal or immoral manner, where **we** reserve the right to cancel **your** policy with immediate effect, **we** may cancel **your** policy at any time by giving **you** 30 days' notice. **We** will consider cancellation if **you**:

- **You** fail to provide information when requested
- **You** don't pay **your premium**
- **You** don't comply with the conditions of **your** policy

If **we** cancel **your** policy **we'll** issue a pro-rata refund for the remaining period minus any third-party payment processing fees, subject to no claims having been made. If **you** have made a claim during the **insurance period** then no refund will be given.

Renewal

- **We'll** contact **you** by email at least 30 days before **your** policy end date to inform **you** of the renewal and confirm if there are any change in terms or price changes for the next year.
- **Your** policy will automatically renew unless **you've** opted out of this service or if **you** have cancelled **your** Rental Income and/or Building Policy.



Further Information

Duty of Fair Presentation

You have a duty to make to **us** a fair presentation of the risk before:

- a. the inception of this policy
- b. an alteration made to this policy, concerning changes in the risk which are relevant to the proposed alteration; and
- c. the renewal of this policy;

If **you** fail to make a fair presentation and if **your** failure is deliberate or reckless, **we** will treat **your** policy as if it never existed, refuse all claims and keep any **premium you** have paid. If **your** failure to make a fair presentation occurs during a change to **your** policy **we** will terminate **your** policy from the date of that change, refuse subsequent claims and keep any **premium you** have paid.

If **your** failure is not deliberate or reckless and **we** would not have issued **your** policy had **you** made a fair presentation, **we** will treat **your** policy as if it never existed and return any **premium you** have paid.

If **your** failure is not deliberate or reckless and **we** would have issued or changed **your** policy on different **premium** had **you** made a fair presentation, **we** will:

- a. alter the terms of **your** policy to those

we would have imposed; and/or

- b. reduce the amount paid or payable on any claim in proportion to the amount of any additional **premium** that **we** would have charged

Data Protection

We take **your** privacy seriously. **We'll** use **your** personal information to manage **your** policy, handle claims, prevent fraud, and meet **our** legal obligations.

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 both the [Husmus Privacy Notice](#) and HSB's on [Privacy Statement | UK & Ireland | HSB](#).

To contact HSB:

Write to: HSB Data Protection Officer, HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester M2 2JT



Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

For further information visit
www.fscs.org.uk or call 0800 678 1100

Governing Law

This policy is governed by the law of England and Wales and all policy documentation will be issued in English unless **you** and **we** agree otherwise.





About This Insurance

This insurance was arranged by Husmus Ltd. 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

This insurance is underwritten by HSB Engineering Insurance Limited, registered in England and Wales with company number 02396114. Registered Office: Chancery Place, 50 Brown Street, Manchester M2 2JT.

HSB Engineering Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.





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 complaints procedure below.

About the sale of the policy, the policy conditions or Husmus' service

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 right team.

Husmus aims to resolve the majority of complaints within 7 working days. **You** will be kept informed of the progress of **your** complaint, especially if resolution is expected to take longer than 7 working days. **We** aim to resolve all complaints within 30 days, although more complex issues may take longer.

About a claims decision

If **you** do have any questions, concerns or complaint about the handling of a claim **you** should contact Husmus at complaints@husmus.net.

Your claims are handled by **Us**, HSB Engineering Insurance Limited who will consider **your** complaint once it is received from Husmus and will contact **you** directly. **Our** aim is to resolve complaints as soon as possible. If **we** are able to resolve the complaint within 3 days **we** will send **you** a summary resolution communication (SRC) to confirm the complaint has been resolved.

If the complaint takes longer than 3 days to resolve **we** will:

- confirm this within 5 business days;

- pass it to **our** complaints team to be reviewed; and
- do **our** best to deal with **your** complaint within 4 weeks.

If **we** cannot, **we** will write to **you** and let **you** know when **we** will be able to give **you** a final response.

If you are not satisfied with the final response

If **you** are not satisfied with the final response **you** receive from **us**, **you** might be entitled to complain to the Financial Ombudsman Service (FOS). There is more information about the FOS at www.financial-ombudsman.org.uk.

Write to: Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Phone: 0800 0234 567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk



Definitions

Each time any of the following words or phrases appear in this section in bold type they will take the specific meaning shown below:

Act of terrorism	An act committed by, or threat made by, any person or group (whether acting alone or in connection with any organisation or government) for political, religious, ideological or similar purposes, including to influence any government or frighten the public.
Breakdown	The breaking, failure, distortion, fracturing by frost, a sudden and unexpected event occurring within your covered appliances or burning out of your covered appliances which require repair or replacement to restore normal function. Breakdown includes explosion, collapse, power surge, electrical sparking or malfunction of electronic circuitry not accompanied by visible damage .
Covered appliances	<ul style="list-style-type: none"> a. Boiler and central heating systems; b. Washing machines, washer dryers and tumble dryers; c. Dishwashers; d. Electric or gas ovens and cookers, cooker hobs, cooker hoods / extractor fans; e. Microwave ovens, air fryers; f. Fridges, freezers, fridge freezers and wine coolers; <p>owned by you and located at the rental property for use by the tenants.</p>
Cyber event	<ul style="list-style-type: none"> a. when electronic equipment fails to handle data properly; b. any cyber attack, including: <ul style="list-style-type: none"> i. Computer Virus – any harmful software or code designed to damage or disrupt a computer system or data. ii. Hacking – unauthorised or malicious access to a computer system or electronic device. iii. Denial of Service (DoS) Attack – a malicious attempt to overload or disrupt access to a computer system, website, or network, making it slow or unavailable to users.
Damage	direct physical loss or damage .
Excess	the first amount of each and every claim under the policy that you are responsible for paying for, as shown in your policy summary



Infectious agent	Any transmissible bacterium, microorganism, virus or other pathogen that induces or is capable of inducing an infectious disease
Insurance period	The period between the start date and end date as shown on your policy summary .
Pandemic	A widespread outbreak of a human infectious disease, into at least three countries on two different continents
Pandemic impact	<p>Any of the following if they are caused by, result from, arise out of or related to a pandemic:</p> <ul style="list-style-type: none"> a. sickness, disability or death; b. civil or military actions or orders, including confiscation; curfews; evictions; quarantines; restricted access to buildings or other property and restricted travel; c. strikes, riots or civil commotion; d. actions taken or refused to be taken by individuals or businesses; e. any other actions, advice or restrictions put in place by either the government or competent, local, civil or military authority in order to hinder, defend against or respond to any infectious agent or pandemic or fear or threat of an infectious agent or pandemic.
Policy summary	The document that contains important details about your policy, including the address of the rental property and the level of cover you've selected
Premium	The amount you pay for your insurance policy, either annually or in monthly instalments.
Rental property	The permanent private residence where your tenant(s) live as their main residence, at the address shown on your policy summary .
Territorial limits	England, Scotland, Wales, Northern Ireland, the Channel Islands and Isle of Man.
Tenant	the person or persons who you have a signed rental agreement with for permission to occupy the rental property as a main residence in exchange for rent
Uninhabitable	<p>due to a breakdown to covered appliances:</p> <ul style="list-style-type: none"> a. the rental property has no heating or hot water; or b. there is uncombusted fuel gas or other chemical leaks from covered appliances at the rental property; or c. the tenant is left without the ability to prepare food at the rental property.



We / Us / Our

Husmus who administrate this policy and/or HSB Engineering Insurance Limited, the insurers of **your** policy.

You / Your

The person or entity named as the policyholder on the **policy summary**.