

# LANDLORD HOME EMERGENCY PLUS

## Statement of demands and needs

BDElite Landlord Home Emergency Plus meets the demands and needs of landlords, who require:

An approved contractor to attend their home in the event they require assistance involving one of the following home emergencies and that they will be insured for the contractors call-out and labour charges, parts and materials costs up to £1,000.

### HOME EMERGENCIES

- Plumbing and Drainage
- Internal Electricity Supply
- Internal Gas Supply
- Internal Water Supply
- Home Security
- Lost Key
- Pest Infestation
- Roofing Damage
- Boiler Breakdown

### BOILER REPLACEMENT CONTRIBUTION

This insurance cover meets the demands and needs of landlords; who wish to receive a contribution to the cost of a brand new boiler when theirs is deemed uneconomical to repair.

### OVERNIGHT ACCOMMODATION

This insurance cover meets the demands and needs of landlords; who wish to ensure that hotel accommodation is arranged and paid for in the event their property is uninhabitable following a home emergency where an approved contractor has provided emergency assistance.

## What you need to know

- The price includes Insurance Premium Tax (IPT).
- Your boiler must be under 16 years old.
- We will pay up to £1,000 per claim for:
  - The contractors call out fee
  - Their labour costs
  - The costs of parts and repair materials
- You can make a maximum of 5 claims during the period of insurance.
- Full terms and conditions of the policy are available on request from your broker.

## Who are BDElite

BDElite has been a trusted supplier to UK insurance brokers for a number of years. Providing innovative products, services and total claims management, along with essential aftercare support for broker clients following a claim. BDElite offers a diverse product range of personal and commercial add-on insurance policies, available to purchase through insurance brokers.

### Personal:

- Motor Legal Expenses
- Electric Vehicle Legal Expenses
- Adapted Vehicle Legal Expenses
- Breakdown Assistance up to 3.5t
- Household Legal Expenses
- Home Emergency

### Commercial:

- Van Legal Expenses
- Taxi Legal Expenses
- Fleet Legal Expenses
- Motor Fleet Legal Expenses
- Motor Fleet Breakdown Assistance up to 44t
- Residential Landlord Home Emergency
- Residential Landlord Legal Expenses & Rent Guarantee

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities.

Our firm's reference number is 797920.

Our regulatory registration is recorded on the website [www.fca.org.uk](http://www.fca.org.uk).

**BDElite**   
Total Solutions Provider

**PROTECT**  
COMMERCIAL INSURANCE

# LANDLORD HOME EMERGENCY PLUS

## ALL THIS COVER

**£145.00**  
INCLUDING

 PLUMBING AND DRAINAGE


 INTERNAL ELECTRICITY, GAS AND WATER SUPPLY

 HOME SECURITY

 LOST KEY

 PEST INFESTATION

 ROOFING DAMAGE

 BOILER BREAKDOWN AND £500 REPLACEMENT CONTRIBUTION

 OVERNIGHT ACCOMMODATION



# WHY DO YOU NEED HOME EMERGENCY COVER?

Unexpected home emergencies such as a burst pipe or a boiler breakdown rarely happen at a convenient time.

In such a situation you will want and perhaps need to get things fixed as quickly as possible, both to protect your property from damage and make your tenant comfortable again.

The problem is that, it's not always easy to find a reputable and trustworthy contractor at short notice. Even if you do, it can be expensive.

If you purchase **BDElite Landlord Home Emergency Plus**, with one call to us an approved contractor will come to your property as quickly as possible, day or night, **365 days a year** to carry out emergency repairs.

**AND** we'll cover the contractors costs up to £1,000. **AND** you can make up to 5 claims during the life of the policy.

# WHAT YOU GET FOR £145.00

**An approved contractor to provide emergency assistance in the event of problems involving:**

**1. PLUMBING AND DRAINAGE** ✓

**2. INTERNAL ELECTRICITY SUPPLY** ✓

**3. INTERNAL GAS SUPPLY** ✓

**4. INTERNAL WATER SUPPLY** ✓

**5. HOME SECURITY** ✓

**6. LOST KEY** ✓

**7. PEST INFESTATION** ✓

**8. ROOFING DAMAGE** ✓

**9. BOILER BREAKDOWN** ✓

**You also get...**

**10. £500 BOILER REPLACEMENT CONTRIBUTION** ✓

**11. OVERNIGHT ACCOMMODATION** ✓

# EXAMPLES OF WHERE WE COULD BE OF HELP

## 1. PLUMBING AND DRAINAGE

A burst pipe is flooding your property. After you turn off the water, how do you get the burst pipe fixed? You call us and we will arrange for a contractor to come to your property as quickly as possible to carry out an emergency repair, stopping the leak and any further damage.

## 2. INTERNAL ELECTRICITY SUPPLY

You suffer a circuit failure and loss of power which resetting the fuse box won't fix. We will send a contractor to find the fault and fix it for you.

## 3. INTERNAL GAS SUPPLY

If you have a gas leak in your property, the National Gas Emergency Service will attend, find the leak and isolate the gas supply. After they have isolated your gas supply we will send a Gas Safe contractor to repair or replace the damaged section of the internal gas supply pipe and turn your gas back on.

## 4. INTERNAL WATER SUPPLY

This cover helps protect you from emergencies arising from the failure of internal water supply to your kitchen or bathroom.

## 5. HOME SECURITY

If you suffer a broken window that leaves your property insecure and easily accessible to intruders; we will arrange for a contractor to board it up to keep your property secure until you can arrange a replacement window to be installed.

## 6. LOST KEY

Following the loss of the only available key to your home, we will send a contractor to gain entry and leave your property secure when they are finished.

## 7. PEST INFESTATION

There's a wasp nest inside or attached to your property. We have contractors who love pests, we will send one of them to remove the nest.

## 8. ROOFING DAMAGE

Your roof has suffered sudden and unforeseen damage, the result of this is a water leak causing internal damage to your property. We will send a contractor to undertake emergency repairs to stop the leak and minimise any further damage.

## 9. BOILER BREAKDOWN

Your boiler has broken down leaving your tenant without heating or hot water. Not to worry, we will send a contractor to fix the problem and get them warmed up again.

## 10. £500 BOILER REPLACEMENT CONTRIBUTION

If your boiler has broken down and is deemed by our contractor to be uneconomical to repair, we shall contribute £500 to the cost of a brand new like for like replacement.

## 11. OVERNIGHT ACCOMMODATION

Where it has not been possible to resolve the emergency and your property is rendered uninhabitable, we will arrange and pay for overnight accommodation up to £250 (inc VAT) for your tenant while the emergency repair work is completed.



## IMPORTANT!

It is a requirement of this policy that your boiler is maintained in line with the manufacturer's recommendations, which normally includes having the boiler serviced regularly, usually once every 12 months.

In the event of a request for emergency assistance involving your boiler, you may be required to provide evidence, such as boiler service receipts, showing that the boiler has been maintained in line with manufacturer's recommendations before assistance is provided.