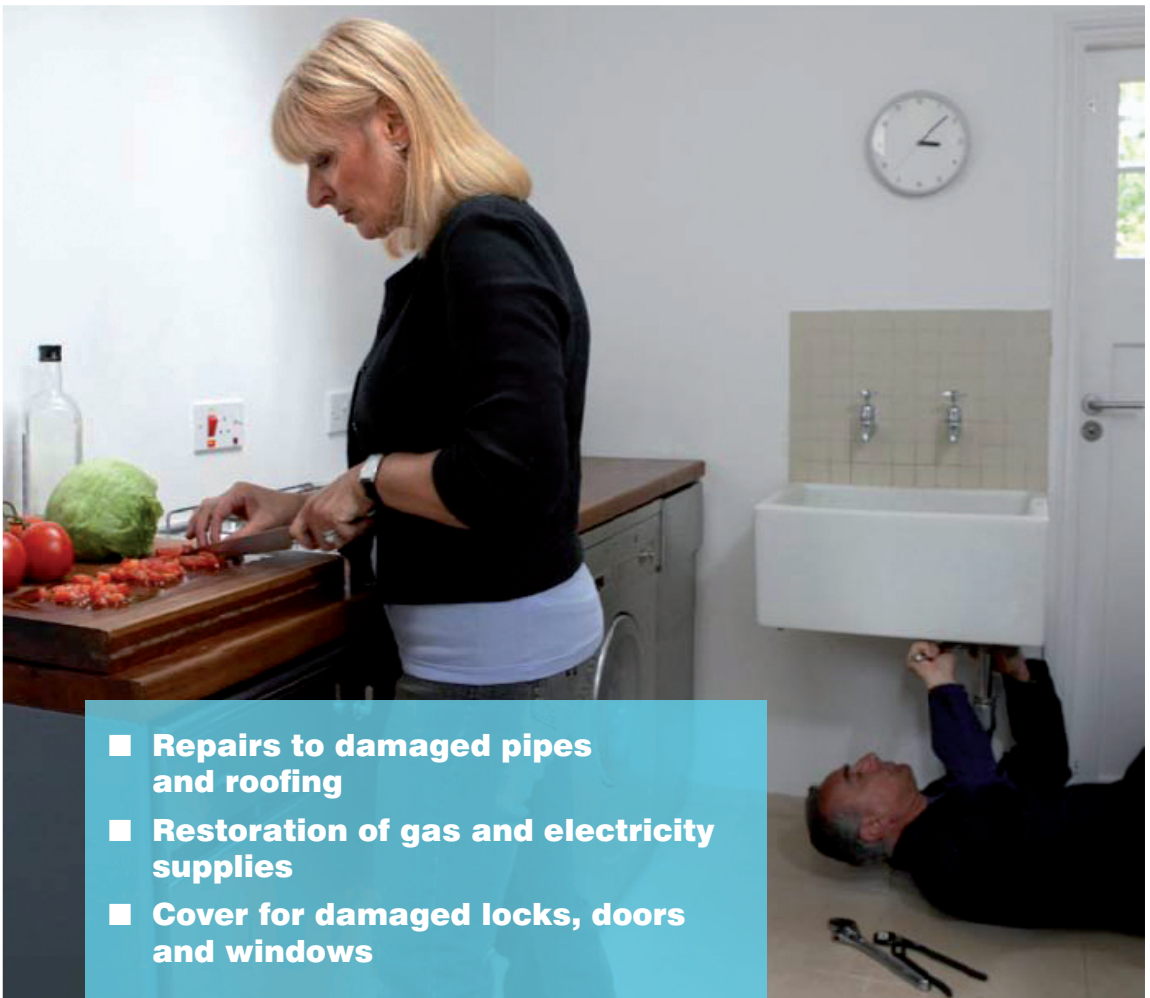


## Home Emergency Assistance for Landlords



- Repairs to damaged pipes and roofing
- Restoration of gas and electricity supplies
- Cover for damaged locks, doors and windows

**We've rethought Home Emergency Assistance by offering a unique solution that gives your clients the service they have always hoped for.**

### What is covered by the Home Emergency Assistance policy for landlords?

#### 3 Way Helpline

- A specific appointment time is agreed between your customer and the tradesperson in a 3 way call monitored by Stride Group. Therefore, the tradesperson will understand the problem before they arrive.
- Suspected parts can be brought in the first instance.

#### Plumbing & Drainage

- Sudden failure of, or damage to, the plumbing and drainage system including:
  - Leaking pipes and radiators.
  - Water tanks.
  - Blockages in toilet waste pipe.
  - Blocked drains.

#### Gas & Electrical

- Sudden and complete failure or breakdown of the electricity or gas supply within the insured home.

#### Roofing

- Damage to the roof of the insured home caused by:
  - Storm.
  - Fallen trees and branches.

#### Security Problems

- Damage caused to external locks, doors or windows which render the insured home insecure.

#### Pests

- Professional extermination and control of pests in the insured home including cellars and adjoining outbuildings.
  - Brown/Black Rat.
  - House/Field Mouse.
  - Wasps/Hornets Nest.

#### Additional benefit for policies covering heating systems:

#### Primary Heating

- Complete failure or breakdown of either the heating and/or hot water supply provided by the primary heating system.

### Cover limits

#### We will pay up to £500 per claim

Including parts, labour and materials and VAT to carry out an emergency repair.

#### We will also pay up to £100

Should the insured home become uninhabitable as a result of the emergency claim.

### Main exclusions

With all insurance policies there are exclusions, a summary of those relating to the cover are shown below.

#### Main exclusions

- This policy is not a household buildings or contents policy or an equipment maintenance contract. Therefore, the following are excluded from the policy:
  - Any leaking or dripping tap that requires re-washing or replacing.
  - External overflows or replacement of cylinders, tanks, radiators and sanitary ware.
  - Burst or leaking flexible hoses or leaking washing appliances that are fitted with a stop tap.
  - External water supplies.
  - Replacement of light bulbs and fuses in plugs.
  - Loss of keys for outbuildings, garages and sheds.
  - Breakdown or loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment.
  - Damage to boundary walls, hedges, fences or gates.
  - Water supply pipes that the policy holder is not responsible for.
- Expenses not supported by valid original receipts.
- Any claims arising within the first 14 days after the start date of the policy.

#### Additional exclusions for policies covering heating systems:

- Boilers or heating systems over 15 years old.
- Failure of boilers or heating systems that have not been maintained, inspected or serviced by a qualified person to a reasonable standard.
- The replacement cost of the boiler at the insured home if it is uneconomical to repair.

## Your questions answered

### Who do I call if I have any questions about the policy?

Call the Stride Group Broker Services Helpline **023 9224 8780**

### Who do I call if my customer has a Home Emergency and wishes to claim?

Call the Home Emergency Helpline number **0844 848 5261**

Please remember to read the terms and conditions and if you have any questions contact Stride Group.

### Our wide range of services for Landlords and Property Owners

As specialist wholesalers to the Property Insurance market, Stride Insurance Group offers a range of high quality, competitively priced products and services. These include:

- Property Owners Insurance
- Tenants Contents Insurance
- Tenant Referencing Service
- Loss Recovery Insurance
- Property Owners Liability Insurance
- Residents Association Directors and Officers Liability Insurance
- Engineering Inspection and Engineering Insurance
- Restrictive Covenant Insurance

### For more information

For further information about Stride Insurance Group or to learn more about its products and services for brokers, please call **023 9224 8780** or visit **[www.stride-group.co.uk](http://www.stride-group.co.uk)**

### Apply for a Broker Agency

Stride Insurance Group is dedicated to providing its agents with the highest levels of service, ensuring you and your clients receive the best advice, cover and competitive terms.

To apply for an agency with Stride Insurance Group, please call **023 9224 8780** or complete our online Broker Agency application form: **[www.stride-group.co.uk/brokers](http://www.stride-group.co.uk/brokers)**



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