

# Residential Home Emergency Assistance Insurance

## Insurance Product Information Document

**Company:** Arranged by Home Emergency Assist Ltd, administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). All are registered in the UK. Legal Insurance Management Ltd and Royal Sun Alliance plc are authorised and regulated by the Financial Conduct Authority. Home Emergency Assist Ltd is an Appointed Representative of Insure Group Limited which is authorised and regulated by the Financial Conduct Authority.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

This policy is designed to provide cover for the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.



#### What is Insured?

- ✓ Blockage, collapse or leakage of external water supply pipes that you are responsible for
- ✓ Cover for damage to internal plumbing or external drainage system
- ✓ Boiler Breakdown
- ✓ Domestic Central Heating System breakdown or leak
- ✓ Electrical emergency and breakdown Emergency gas supply pipe damage Repair of broken locks and access to your home
- ✓ The cost of boarding up/making safe - broken windows
- ✓ Use of tarpaulin to protect the roof in the event of damage due to bad weather
- ✓ Infestation of black or brown rats, field or house mice, and wasps or hornets nests
- ✓ Alternative accommodation in the event that your home becomes uninhabitable as a result of an emergency covered under the policy



#### What is not Insured?

- ✗ Frozen pipes which have not caused any damage
- ✗ Any amount exceeding your proportion of the cost of work where legal responsibility is shared
- ✗ Cost of water lost during a leak
- ✗ Pipes to or from and in a detached outbuilding or garage
- ✗ Incidents where previously advised maintenance work has not been carried out
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair
- ✗ Replacing light bulbs, fuses and any other routine electrical maintenance tasks
- ✗ Wiring or electrics in communal areas
- ✗ Any garage or outbuilding not connected to the main home and/or connected to a separate electric meter to that of the main home
- ✗ General maintenance
- ✗ Systems not installed correctly or which do not conform to Gas Safe regulations
- ✗ Pest infestation where you have not taken reasonable hygiene measures to prevent contamination
- ✗ Loss of keys to the main property if another set exists
- ✗ Replacement or repair of garage doors
- ✗ The waiting period



#### Are there any restrictions on cover?

- ! A maximum of £5,000 per claim
- ! Alternative accommodation up to £150 per night (£500 in total)
- ! Your home must be your permanent place of residence and occupied by you and your family
- ! Circumstances known to you prior to the commencement date of the policy will not be covered
- ! Claims arising where the home has been left unoccupied for a period exceeding 60 consecutive days



#### Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



### **What are my obligations?**

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



### **When and how do I pay?**

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



### **When does the cover start and end?**

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



### **How do I cancel the contract?**

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.