

Home Emergency Insurance

Insurance Product Information Document

Company: Home Emergency Assist Product: Home Emergency Insurance

Home Emergency Assist is an Appointed Representative of Insure Group Limited which is authorised and regulated by the Financial Conduct Authority.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance will cover you for the cost of an approved contractor to render assistance in response to a sudden and unexpected event occurring in your home described below. The nature of the assistance will be a temporary repair, or replacement or to make the damage safe, or to limit further damage.



What is insured?

Depending on the cover level selected and listed on your policy schedule, you are covered for:

- ✓ Blockage, collapse or leakage of external water supply pipes that you are responsible for up to a maximum of £5000 per claim
- ✓ Cover for damage to internal plumbing or external drainage system up to a maximum of £5000 per claim
- ✓ Boiler Breakdown
- ✓ Domestic Central Heating System breakdown or leak up to a maximum of £5000
- ✓ Electrical emergency and breakdown up to a maximum of £5000
- ✓ Emergency gas supply pipe damage up to a maximum of £5000
- ✓ Repair of broken locks and access to your home up to a maximum of £5000
- ✓ The cost of boarding up/making safe - broken windows up to a maximum of £5000
- ✓ 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 up to a maximum of £5000
- ✓ Alternative accommodation up to £500 in the event that your home becomes uninhabitable for more than 48 hours 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 connected to a separate electric meter to that of the 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 electronic units powering garage doors
- ✗ The waiting period



Are there any restrictions on cover?

- ! 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.



Where am I covered?

- ✓ Cover is offered for your home address within the United Kingdom



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that any information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or Card over the phone.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, on the condition that no claims have been made, or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the **SALE OF THE POLICY**, in the first instance, please contact:

Home Emergency Assist,
Holland House, 20 Oxford Road, Bournemouth, BH8 8EZ.

Tel - 0333 00 34 999

Complaints regarding **CLAIMS**, In the first instance, please contact:

NPA24:7,
Suite 601, Trigate, 210-222 Hagley Road West, Oldbury, West Midlands, B68 0NP.

Tel - 0330 124 4532

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by Home Emergency Assist and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.