

# Premium Residential Home Emergency Insurance

## Insurance Product Information Document

**Company:** Arranged by Home Emergency Assist Ltd, administered by Arc Legal Assistance Ltd (3055958) and underwritten by Royal & Sun Alliance Insurance Ltd (202323). All are registered in the UK. Arc Legal Assistance Ltd and Royal Sun Alliance Insurance Ltd 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.

**Product:** Premium Home Emergency Insurance

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 approved contractors' 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 and Breakdown policy, and claims should be reported within 48 hours of discovery.



#### What is insured?

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

##### Section A – Domestic Boiler & Central Heating System

- ✓ Repairing and rectifying leaks within, or the breakdown of your domestic boiler and/or central heating system including radiators and pipes.
- ✓ A contribution towards the purchase or hire of alternative heating sources.

##### Section B – Plumbing & Drainage

- ✓ Damage to or failure of the internal plumbing and external drainage system, including the replacement of leaking pipes, clearing blockages, repairing taps, and restoring toilet facilities.

##### Section C – External Water Supply Pipe

- ✓ A leak, collapse or blockage of the water supply pipe provided that you are responsible for this.

##### Section D – Internal Electricity

- ✓ The repair or replacement of any item (without plug) or system after your supply meter which causes breakdown or failure of the electrical wiring system.

##### Section E – Gas Supply

- ✓ Repairing or replacing a section of damaged internal gas supply pipe causing a leak.

##### Section F – Security

- ✓ Damage to or failure of an external lock, door or window which renders the home insecure.

##### Section G – Access to Home

- ✓ Loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained

##### Section H – Pests

- ✓ An infestation of wasp nests, hornet nests, black or brown mice and/or rats.

##### Section I – Roofing

- ✓ Missing, broken or loose tiles causing internal water damage.

##### Section J – Boiler Replacement Contribution

- ✓ A contribution towards the cost of a replacement boiler should yours be deemed to be beyond economical repair.

##### Section K – Overnight Accommodation

- ✓ Overnight accommodation where the home is rendered uninhabitable.



#### What is not insured?

- ✗ Frozen pipes which have not caused any damage.
- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Claims arising within the first 14 days from the commencement of this insurance.
- ✗ General maintenance work or systems and/or equipment which has not been properly installed or maintained.
- ✗ Any claim arising from gradual deterioration and/or wear and tear.
- ✗ Detached garages, outbuildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks (unless covered under Pests).
- ✗ Systems not installed correctly or which do not conform to Gas Safe regulations.
- ✗ Costs for tracing leaks where the source cannot be ascertained or where there is no visible evidence of a leak
- ✗ The replacement of cylinders and external WC's.
- ✗ Boilers that are 15 years of age or older.
- ✗ Descaling, any work arising from hard water deposits and/or power flushing.
- ✗ The interruption or disconnection of public services to the home however caused.
- ✗ 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.
- ✗ 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.
- ✗ 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 external garage doors.
- ✗ Wiring or electrics in communal areas.
- ✗ Showers including the shower unit, controls, outlet or shower head.



## Are there any restrictions on cover?

- ! The maximum amount payable per claim is £5,000.
- ! Any incident under Boiler Replacement Contribution that occurs in the first 6 months after the policy commencement date is not covered.
- ! Boiler Replacement Contribution claims up to £500.
- ! Compulsory £60 excess on all claims made within the first 90 days of the commencement date of the policy, as shown in the policy schedule. The compulsory excess does not apply if you have included a voluntary excess.
- ! Overnight Accommodation claims up to £250.
- ! 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 and you may incur a £35 administration fee.