

Essentials Home Emergency Insurance (Residential)

Insurance Product Information Document

Product: Essentials Home Emergency Insurance

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This document is a summary of cover highlighting the main features and benefits as well as the general terms and conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all the amounts shown below include any applicable tax.

What is this type of insurance?

This policy 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 as described below. The nature of assistance will be a temporary repair to make the damage safe, or to limit further damage. This is an emergency 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:

Boiler & central heating

- ✓ The complete breakdown of the domestic boiler and/or central heating system which results in the loss of heating and hot water.
- ✓ A contribution towards the purchase or hire of alternative heating sources.

Gas supply

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

Boiler replacement

- ✓ A replacement where your boiler is 7 years old or less at the time of breakdown. We will offer a discount of 15% for boilers over 7 years old.

Plumbing & drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is likely, including blocked toilets and external drains.

External water supply pipe

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

Electrics+

- ✓ An electricity failure of at least one complete circuit.

Secure+

- ✓ Damage to or failure of an external lock, door or window which renders the home insecure.
- ✓ Loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained.
- ✓ Removal of rats, mice, wasps or hornets nests inside your home (including garages or outbuildings that are attached to your home).
- ✓ Missing, broken or loose tiles causing internal water damage.

Overnight accommodation

- ✓ Overnight accommodation where the home is rendered uninhabitable.



What is not insured?

- ✗ Boilers that are over 15 years of age, at point of sale. If your cover remains continuous, we'll provide cover until your boiler reaches 20 years of age.
- ✗ Claims arising within the first 14 days from the start date of this insurance.
- ✗ Circumstances known to you prior to the start date of this insurance.
- ✗ Landlords and holiday homes.
- ✗ Circumstances which are not defined as an emergency, or where an engineer advises there is no emergency repair available.
- ✗ Any claim arising from gradual deterioration and/or wear and tear.
- ✗ Any remedial/repair work that is identified on a boiler service.
- ✗ Systems not installed correctly or which do not conform to Gas Safe regulations.
- ✗ Lack of maintenance or neglect by you, including where an annual boiler service has not been completed.
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair.
- ✗ Showers including the shower unit, controls, outlet, or shower head.
- ✗ Costs for excavation or trace and access.
- ✗ The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes and taps.
- ✗ Descaling, any work arising from hard water deposits and/or power flushing.
- ✗ Pipes to or from, and in, a detached outbuilding or garage.
- ✗ Outbuildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks.
- ✗ Any amount exceeding your proportion of the cost of work where legal responsibility is shared.
- ✗ Loss of keys to the main property if another set exists.
- ✗ Pest infestation where you have not taken reasonable hygiene measures to prevent contamination.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £1,500.
- ! The maximum amount payable per year is £3,000.
- ! There is a compulsory £60 excess on all claims occurring within the first 90 days of cover.
- ! There is a compulsory £60 excess on all boilers over 10 years of age.
- ! Any incident under boiler replacement (if applicable) that occurs in the first 6 months after the policy start date is not covered.
- ! 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 start 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).



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?

- You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.
- If you cancel after 14 days, If you haven't made a claim, we'll refund any premium you've paid for cover you haven't used. If you pay monthly and have made a claim, you'll just need to settle any remaining payments before we can cancel your policy.
- In the event of cancellation, the person who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.