

# Enhanced Residential Home Emergency Insurance

## Insurance Product Information Document

### Product: Enhanced Home Emergency Cover

**Company:** Home Emergency Assist Ltd is an Appointed Representative of Insure Group Ltd which is authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Novus Underwriting Limited on behalf of Collinson Insurance. Novus Underwriting Ltd is an appointed representative of Consilium Insurance Brokers (FRN 306080) Collinson Insurance (a trading name of Astrenska Insurance Ltd) is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202846). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

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:

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

- ✓ 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.

##### Section B - 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.

##### 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

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

##### 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, mice and/or rats.

##### Section I - Roofing

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

##### Section J - Boiler Replacement Contribution

- ✓ A contribution of up to £500 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?

- ✗ Boilers that are over 15 years of age or older.
- ✗ Claims arising within the first 14 days of the start date of this policy.
- ✗ Circumstances known to you prior to the commencement 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.
- ✗ Frozen pipes which have not caused any damage.
- ✗ Pipes to or from, and in, a detached outbuilding or garage.
- ✗ Outbuildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks (unless covered under Pests).
- ✗ Any amount exceeding your proportion of the cost of work where legal responsibility is shared.
- ✗ Cost of water lost during a leak.
- ✗ Wiring or electrics in communal areas.
- ✗ Loss of keys to the main property if another set exists.
- ✗ Replacement or repair of external garage doors.
- ✗ 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 £1,000.
- ! 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 Contribution (if applicable) that occurs in the first 6 months after the policy commencement 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 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).



### 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.
- You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.
- 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.