



Home Emergency Assistance Summary Document

- A cost-effective insurance product that provides immediate assistance in the event of a domestic emergency
- Provision of a suitably qualified contractor to attend your home to effect repairs
- Cover is provided 24 hours a day, 365 days a year
- Please note this is not a home maintenance policy. Cover is provided in the event of a domestic emergency as defined in the full policy wording

Cover is provided for domestic emergencies following an emergency for the following insured events:

- Plumbing and drainage
- Security
- Lost keys
- Primary heating system
- Internal electricity, gas, and water supplies
- Pest infestation
- Roofing

24 hour claims helpline: 0333 600 7369

Home Emergency Assistance

Home Emergency Insurance is a cost-effective insurance product that provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Insurance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

Cover is provided 24 hours a day, 365 days a year:

Claim Limit(s)

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 3 hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired by the Beneficiary up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250 subject to a maximum Claim Limit of £1000 for each claim related by time or original cause.

Emergency

A sudden and unforeseen situation which if not dealt with quickly would:-

- i) render the Property unsafe or insecure; or
- ii) damage or cause further damage to the Property; or
- iii) cause unreasonable discomfort, risk or difficulties for or to You.

Claims Helpline – 0333 600 7369

Insured Events

Emergency Work where one or more of the following has occurred in the Property:-

Section 1: Plumbing and Drainage

What is Covered?

- 1) Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence.
- 2) Blocked toilet.
- 3) Blocked external drains within the boundaries of the Property where this can be resolved by jetting.

What is Excluded?

- 1) The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.
- 2) Blocked toilets where this has been caused as a consequence of wilful misuse.
- 3) All public sewers, drains and pipe work which are maintained by local utilities or service undertakings.
- 4) Descaling and any work arising from hard water scale deposits.
- 5) Dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units.
- 6) External overflows unless internal damage is a likely consequence or the leakage of water from swimming pools.
- 7) The repair of domestic appliances that are leaking water, other than from external fixed pipe work.
- 8) Blockage of supply or waste pipes caused by freezing weather conditions.

Section 2: Internal Electricity, Gas, and Water Supplies

What is Covered?

- 1) Electricity failure of at least one complete circuit.
- 2) Gas leak.
- 3) Water supply system failure.

What is Excluded?

- 1) Repair work to or the cost of replacing lead pipework
- 2) The interruption or disconnection of public services to the Property however caused, or the failure, breakdown or interruption of the mains electricity or water or gas supply system.
- 3) External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- 4) Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools and the plumbing and filtration system for swimming pools.
- 5) Descaling and any work arising from hard water scale deposits.

Section 3: Security

What is Covered?

- 1) External lock failure or damage.
- 2) External door failure or damage.
- 3) External window failure or damage.

What is Excluded?

- 1) Internal locks, doors, glass, external garages or outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.
- 3) Window locks.
- 4) Doors subject to swelling.

Section 4: Lost Key

What is Covered?

Loss of the only available key to the Property which cannot be replaced and normal access cannot be obtained.

What is Excluded?

- 1) The loss of keys to internal doors, garages and outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.

Section 5: Primary Heating System

What is Covered?

- 1) The Primary Heating System has failed or broken down completely.
- 2) A contribution towards the cost of purchase or hire by the Beneficiary (upon production of an original receipt for payment) of alternative heating sources where these are deemed necessary given the temperatures in the event that the Primary Heating system has failed completely and it is not possible to reinstate the heating within a 6 hour period.

What is Excluded?

- 1) Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
- 2) Lighting of boilers or the correct operation or routine adjustment of time or temperature controls.
- 3) Any form of solar heating systems.
- 4) Power flushing or descaling.
- 5) The replacement of water tanks, cylinders, and central heating radiators.

Section 6: Pest Infestation

What is Covered?

- 1) Wasp nests.
- 2) Hornet nests.
- 3) House mice.
- 4) Field mice.
- 5) Rats.
- 6) Cockroaches.

What is Excluded?

Where the infestation is not directly affecting the living areas of the Property.

Section 7: Roofing

What is Covered?

Sudden and unforeseen damage to the roof of the Property.

What is Excluded?

Damage to flat roofs over 10 years of age.

Section 8: Boiler Replacement Contribution

What is Covered?

Subject to acceptance of a claim under Section 5 of this policy, where Your boiler has failed and is deemed by the Contractor and Us to be Uneconomical to repair, We shall contribute (upon production of an original receipt for payment) the lower of 50% of the capital cost including VAT or £150 towards the cost of a brand new replacement.

What is Excluded?

Section 9: Overnight Accommodation

What is Covered?

Overnight accommodation up to a maximum of £250.00 including VAT (upon production of an official invoice) where it has not been possible to resolve the Emergency following Emergency Work carried out by the Contractor and the Property is rendered uninhabitable.

What is Excluded?

General Exclusions

We shall not be liable for costs arising from or in connection with:-

1. circumstances known to You prior to the commencement date of this insurance.
2. any system, equipment including boilers or facility which has not been properly installed in accordance with the manufacturer's instructions, or it has been incorrectly used or modified, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
3. replacement or adjustment to any decorative or cosmetic part of any equipment.
4. garages, out-buildings, cesspits, septic tanks or fuel tanks.
5. wilful act or omission or lack of maintenance or neglect by You.
6. claims relating to Properties left unoccupied for 30 consecutive days or more.
7. materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.
8. any other costs or damage that are indirectly caused by the event that led to Your claim, unless specifically stated in this policy.
9. claims arising within the first 48 hours from the date of commencement of this insurance unless You held equivalent insurance immediately prior to the commencement of this policy.
10. any consequences of riot, strike, lock-out, civil commotion, labour disturbances, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
11. (a) loss or damage to any property, or any resulting loss or expense.
(b) any claims directly or indirectly caused by, or contributed to, by, or arising from:-
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
 - iii) pollution or contamination of any kind whatsoever.
12. any Permanent Repair costs which exceed those that would be incurred in carrying out a Temporary Repair.