

# Home Emergency

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Home Emergency

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

### What is this type of insurance?

This policy offers advice and assistance in the event of an emergency to essential services within the home.



#### What is Insured?

- ✓ This insurance provides up to £500 inc VAT for callout and temporary repair charges for the following circumstances:
  - Bursting or sudden leakage of water pipes within your home.
  - Failure of or damage to underground drains or sewers within the boundary of your home.
  - Complete failure of your mains drainage, water, electricity or gas supply.
  - Complete loss of function of the only toilet in your home due to mechanical failure or damage.
  - Complete failure of your boiler or central heating system or hot water heating system.
  - Removal of wasps nests, mice or rats from within the home.
  - Damaged or broken external locks, doors and windows.
  - Missing or repositioned roof tiles.
- ✓ Overnight accommodation costs, up to £250 inc VAT, if your home is unfit to live in due to an emergency listed above.



#### What is not Insured?

- ✗ Any loss or damage that occurred before this policy started.
- ✗ General wear and tear.
- ✗ Any repair or costs due to you not carrying out remedial work or a permanent repair which leads to repetitive situations leading to emergencies, breakdowns or failures.
- ✗ Any emergency that happened either before the policy started or within 14 days of the first purchase of the policy.
- ✗ Failure of a boiler which is less than 12 months old, or which is covered by a manufacturer's or fitter's guarantee.
- ✗ Intermittent or reoccurring faults in a boiler.



#### Are there any restrictions on cover?

- ! We will not repair your boiler if this will cost more than £500 (including all parts and labour) to repair. Instead, we will pay a contribution towards either:
  - the repair of your boiler; or
  - the cost of a new boiler.No further cover for your boiler will apply afterwards.
- ! No cover is provided if your home has been unoccupied for more than 60 days.
- ! The maximum amount that we will pay during any period of insurance is £1,500 including VAT.



#### Where am I covered?

- ✓ UK (excluding the Scottish Islands) and the Isle of Man.



#### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- When you become aware of a possible claim under this policy, you must notify us immediately.
- The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.
- You must take all reasonable steps to protect your home and prevent loss and damage from occurring.
- You must maintain your home to a sound condition and good repair.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.



#### When and how do I pay?

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7916 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.