

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. Registered in the UK.

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 advise 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.
 - Blocked toilets.
 - Complete failure of your mains drainage, water, electricity or gas supply.
 - Complete failure of your boiler or central heating system.
 - Pest infestation.
 - Damaged or broken locks, doors and windows.
 - Missing or reposition roof files.
 - Overnight accommodation, up to £250 inc VAT, if your home is unfit to live in due to an emergency.
- ✓ The maximum amount that we will pay during any period of insurance is £1,500 including VAT.



What is not Insured?

- ✗ Pre-existing conditions
- ✗ 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.



Are there any restrictions on cover?

- ! Any emergency that happens either before the policy started or within 14 days of the first purchase of the policy.
- ! Any failure of your boiler which is less than 12months old, or is covered by a manufacturer's or fitter's guarantee.
- ! 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 Beyond Economic Repair Contribution towards either:
 - the repair of your boiler; or
 - the cost of a new boiler.
- ! No cover is provided if your home has been unoccupied for more than 60 days.



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man excluding the Scottish Islands



What are my obligations?

- 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.
- Major Emergencies which may result in serious damage or danger to you or anyone else should immediately be reported to the appropriate Public Supply Authority, or in the case of difficulty, to the Emergency Services.
- Suspected gas leaks must always be reported to National Gas Emergency Service on 0800 111 999
- You must take all reasonable steps to protect your home and prevent loss and damage and to maintain your home in sound condition and good repair.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible.
- 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.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



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 motor 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.