

# Home Emergency Insurance

## Insurance Product Information Document

Company: UK General Insurance Limited

Product: Landlords Home Emergency

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This insurance 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 that is occupied by a tenant under a tenancy agreement described below. The nature of the assistance will be a temporary repair to make the damage safe, or to limit further damage.



#### What is insured?

- ✓ The sum insured and limits, as confirmed in your Policy Booklet
- ✓ Failure of, or damage to, the electricity supply.
- ✓ Plumbing and drainage
- ✓ Complete failure of the primary heating system.
- ✓ Water supply
- ✓ Emergency gas supply pipe cover
- ✓ Inoperable toilet
- ✓ Security
- ✓ Emergency damage to roofing
- ✓ Alternative accommodation
- ✓ Pest Control



#### What is not insured?

- ✗ Loss of, or damage to, electricity supply where the whole of your home is not affected
- ✗ Leaks from sinks, baths, or showers where the leak only occurs when the item is in use
- ✗ Loss of hot water if there is an alternative means of heating water, for example: an immersion heater
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair
- ✗ Gas leaks where the leak has not been isolated by the gas distributor
- ✗ Double glazed windows unless both panes of glass have been damaged
- ✗ Loss of keys where an alternative set is available for you to use
- ✗ Wear and tear or lack of maintenance
- ✗ The policy excess
- ✗ More claims than the call out limit
- ✗ Boilers over 10 years of age



#### Are there any restrictions on cover?

- ! Your home that is located within the United Kingdom; will not be left unoccupied for more than 30 days at any one time
- ! You are not aware of any faults or problems which are likely to lead to an emergency
- ! You will have to pay the first £65 towards a claim if your boiler breaks down if you cannot provide evidence that your boiler has been serviced within the last 12 months



## Where am I covered?

- ✓ Your policy will cover emergencies occurring within your home that is occupied under a tenancy agreement by a tenant within the United Kingdom during the period of insurance.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made directly to your broker or by debit or credit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, a proportionate refund will be due.

To cancel your policy please contact your administrator.

We do not charge any cancellation fees.