

## Summary of Cover - Complete Utilities

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a plumbing, drainage, wires or water supply pipe emergency or a plumbing maintenance problem or internal gas supply pipe leak at their domestic property.

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### What is covered?

1. Repair/replacement to leave the external underground drain running clear covered up to £4,000 per claim (including VAT). Cover includes claims for individual drains up to the main sewer and shared drains within your property boundary.  
2. The underground water supply pipe, from the stop tap in your property up to where your responsibility ends (usually at the street boundary). You are covered for up to £3,000 per claim (including VAT). You have up to four claims per year for (1) external drains and (2) water supply pipe claims.  
3. Emergency repairs to your internal plumbing and drains up to £2,000 per claim (including VAT)  
4. The repair or replacement of faulty ball valves to remedy an escape of water from an overflow pipe, and the repair of dripping taps up to £250 per claim (including VAT). Plumbing Maintenance repairs are available 9.00am until 5.00pm, Monday to Friday. Cover includes up to 4 claims per year for (3) internal plumbing and drainage and (4) plumbing maintenance claims.  
5. The breakdown of your domestic electrical wiring system supplying electrical power including: wall sockets, switches, bulb sockets, security lighting and fuse boxes all beyond the electricity company's supply meter, up to £2,000 per claim (including VAT) for parts, labour and call-out charges. There is no limit to the number of claims you can make.  
6. If you suffer a leak to your internal gas supply pipe, you should call the National Gas Emergency Service immediately on 0800 111 999. Once the National Gas Emergency Service have attended and isolated the leak, you should call the 24-Hour Claims Number on your Policy Summary. You will be covered for up to £3,000 per claim (including VAT) for an approved Gas Safe registered engineer to repair or replace the damaged section of internal gas supply pipe. This applies to the internal gas supply pipe from the outlet of your gas supply meter to the isolation valve of any gas appliance. There is no limit to the number of claims you can make.

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### What is not covered?

- Central heating breakdowns
- existing problems
- replacing tanks, cylinders, sanitary ware or radiators
- guttering, downpipes and rainwater drains
- shared drains outside your property boundary, swimming pools, ponds, fountains or any other decorative features or pipes leading to them
- any item not forming part of your gas supply pipe
- loss or damage arising as a result of disconnection, interruption or contamination from the mains services
- domestic appliances
- the repair of portable appliances and portable or fixed heating.

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### What limited cover does my local water company provide?

Your local water company may provide a repair service or a contribution to the repair of your external underground water supply pipe. Please contact your local water company for details.

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### What is defined as an emergency?

An emergency is sudden and unforeseen damage to your plumbing, drains, wires or water supply pipe which immediately a) exposes a risk to your health; b) creates a risk of loss or damage to the property; or c) makes the building uninhabitable. An uncontrollable internal plumbing emergency is where you can't temporarily stop the incident from causing further immediate internal damage (i.e. by turning the water off or not using the facilities).

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### Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a flat, mobile home, bedsit, in multiple occupancy or is used for commercial purposes, in which case the property can't be covered. Council or Housing Association tenants will not need this service.

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### When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, in the first year of your policy there is an initial period of 14 days during which you will not be covered for

the new elements of the policy, giving you 11 and a half months' cover in your first year on the new elements of your cover.

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**Who provides Complete Utilities Cover?**

The insurance policy is provided and underwritten by Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom office, registered number FC008998. It is administered for you by HomeServe Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with HomeServe Membership Ltd to administer the policy on behalf of the insurer, for which the cost to you is £0, and a separate contract with Inter Partner Assistance SA. The total price you pay of £150 is unaffected by these arrangements. References to 'Complete Utilities' or 'Cover' in all documents include the services within both contracts.

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**Can I spread the cost of cover?**

If you would like to pay by Direct Debit you can pay monthly.

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**What happens next year?**

If you choose to pay by Direct Debit your policy will automatically renew. You will receive your new policy documentation in advance of renewal to give you time to consider whether the cover is still right for you. If you make any claim on the policy this may affect your future premium.

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**What if I am not satisfied?**

If this insurance does not provide the cover you need, you may cancel your policy within the cancellation period. If you wish to do so, then please write to us at the address shown on your policy schedule or contact your Broker on their customer services number. Should you cancel the policy within the cancellation period, we will refund any amount you have paid, provided no claim has been made against the policy in the meantime. Please note that you have a statutory right to cancel this policy within 14 days of purchasing the policy. This statutory period is included within the cancellation period.

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**For full Terms and Conditions please contact your Broker**

Information correct at time of going to print.