

## Summary of Cover – Home Emergency Assistance

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a home emergency at their domestic property.

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### What is covered?

If you suffer a home emergency such as your boiler breaking down, a blocked toilet or burst pipe, approved engineers are on hand 24 hours a day, 365 days a year to carry out permanent or temporary repairs up to the value of £1000 per claim, including call-out, parts, labour and VAT. In the event that your boiler is deemed beyond economical repair (where it costs more to repair the boiler than replace it) or where parts required to remedy the breakdown and/or failure are no longer available. Providing we source and install your new replacement boiler, we will offer a 50% discount on the cost of the new replacement boiler (excluding installation costs.) There is no limit to the number of claims you can make. These are examples only. There are many other instances which would also be covered.

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### What is not covered?

The following are not covered: routine plumbing e.g. replacing tap washers; external underground water supply pipes; routine electrics e.g. replacing light bulbs or fuses; vermin outside the main property; breakdown of domestic appliances; burst or leaking hoses or washing appliances.

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### What is defined as an emergency?

An emergency is defined as a sudden and unforeseen incident at the property which immediately: a) exposes a risk to your health; or b) creates a risk of loss or damage to the property and any of your belongings forming part of, or normally contained within, the property; or c) makes the building uninhabitable.

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### Who is eligible to apply?

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

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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, there is an initial period of 14 days where you will not be covered, giving you 11 and a half months' cover in your first year.

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### Who provides Home Emergency 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 £78 is unaffected by these arrangements. References to 'Home Emergency Assistance' or 'Cover' in all documents include the services within both contracts.

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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.

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

Information correct at time of going to print.