

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

What is this type of insurance?

This is a Home Emergency Policy. It is an insurance policy that can give you immediate assistance if you have an emergency situation at your property, thereby making it uninhabitable.



What is insured?

-  Plumbing and Drainage
-  Electrical Emergency
-  Emergency Gas Supply Pipe Cover
-  Security, Lost keys and Pest infestation Cover



What is not insured?

-  General Maintenance
-  Pre-existing damages/faults
-  Damage due to events which are not unforeseen
-  Origins of damage traced outside the property premises



What are my obligations?

-  Reasonable Precautions to ensure safety of the property.
-  Observe and keep to the terms of the policy
-  Disclose all facts related to insured property
-  Demonstrate co-operation in an event of claim



Are there any restrictions on cover?

-  Claim limit under this policy for losses up to the value of £250 only



When and how do I pay?

You can pay either via your Bank Card or via Direct Debit



When does the cover start and end?

Please refer to the policy schedule.



Where am I covered?

Please refer to the policy schedule.



How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449669, you can also choose to send an email at enquiries@smart-sure.com and if you wish to write to us, then please refer to the below address:

Smart Sure Insurance
1st Floor, AGF House 3-5
Rickmansworth Road, Watford, WD18 0GX.