

Insurance Product Information Document

Company: Smart - Sure

Product: Home Emergency - Insurance

Smart - Sure Limited is an Appointed Representative of City and Commercial Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Sure Ltd Firm ReferenceNumber : 564582

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 which makes it uninhabitable.



What is insured?

- ✓ Sudden and unexpected events which, if not dealt with quickly would in the reasonable opinion of the helpline:
 - a) Render the home unsafe or insecure; or
 - b) Damage or cause further damage to the home; or
 - c) Cause personal risk to you; or
 - d) Cause a health and safety risk to others.
- ✓ In the event of an emergency occurring on your home, we will
 - Advise you on what action to take to protect yourself and your home
 - Send one of our approved engineers or arrange an appointment for one of our approved engineers to visit your home
- ✓ Assistance to pay for the
 - Call out
 - Labour
 - Parts and materials
- ✓ Sections of cover include (specific Sections included are as noted on Policy Schedule):
 - a) External water supply pipe blockage, collapse or leak
 - b) Internal plumbing emergency
 - c) Drainage system emergency
 - d) Emergency boiler breakdown
 - e) Domestic central heating system
 - f) Complete electrical breakdown
 - g) Internal gas supply pipe
 - h) Security and lost keys
 - i) Pest infestation
- ✓ £40 towards alternative heating in the event that the service takes longer than 60 hours from the point at which our approved engineer visits you and diagnoses the requirement
- ✓ For policies with a Claim Limit £500 per claim or above, If your boiler is unrepairable and under 7 years old, we will make a contribution towards replacing it as stated on Your Policy Schedule
- ✓ Please refer to the Policy Schedule for information on Claim Limit
- ✓ Alternative accommodation
- ✓ Unlimited number of callouts and claims (subject to maximum claim limits)
- ✓ Dedicated 24/7 helpline
- ✓ A local engineer sourced from our nationwide network of engineers.
- ✓ A 12 month guarantee where a permanent repair is completed

Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services.



What is not insured?

- ✗ Circumstances known to you prior to the commencement date of your policy or incidents which occur within the waiting period; or any pre existing faults.
- ✗ Claims arising after the home has been left unoccupied;
- ✗ Any willful or negligent act or omission by you or any third party;
- ✗ Events where on attendance it becomes clear that the call out is not an emergency;
- ✗ General maintenance and events which cannot be classified as an emergency.
- ✗ Leaks which do not cause damage to the property.
- ✗ Roofing and roofing related emergencies.
- ✗ Repairs where the breakdown results in the loss of domestic hot water provision only



Are there any restrictions on cover?

- ! The amount we will pay in respect of any one claim shall not exceed the claim limit including the cost of call out charges, labour and materials. You are responsible for paying any excess under the policy or where the cost of repair exceeds the benefit provided under the policy.
- ! Any pre-existing faults or event are not covered
- ! Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks which occur outside the boundary of the home.
- ! Where you have chosen to pay monthly, call outs will only be considered if your monthly premium has been paid from the commencement date of this policy, up to and including the month in which the emergency occurred and there are no outstanding payment defaults.
- ! For policies with a Claim Limit £500 per claim or above, If your boiler is unrepairable and under 7 years old, we will make a contribution towards replacing it as stated on Your Policy Schedule
- ! A central heating boiler will only be covered if it has been serviced within 12 months prior to the breakdown.



Where am I covered?

- ✓ In the UK
- ✗ We are unable to provide cover in the Channel Islands or the Isle of Man.



What are my obligations?

You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Minimise any emergency costs and try to prevent anything happening that may cause a claim
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation



When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



When does the cover start and end?

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:

First Floor, Building 2, Croxley Park,
Watford, WD18 8YA

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediately. This Policy will be canceled on request once any outstanding payments have been received. If you have made a claim during this period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.

After 14 days, upon cancellation, You will not be charged any further Monthly/Quarterly Premium amounts and You will not receive a refund of any Premium You have paid to Us. For policies paid annually, You will be entitled to a pro-rata return of Premium for the number of complete unexpired months remaining of Your policy less an administration fee of £25. You will not be entitled to a pro-rata refund if a claim or an incident that may give rise to a claim has occurred.