







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**
-  **Emergency Boiler Breakdown Cover**
-  **External Water Supply Pipe**







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 £1000 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 03333449559, you can also choose to send an email at enquiries@smart-cover.co.uk and if you wish to write to us, then please refer to the below address:

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