

Smart Cover Insurance

Insurance Product Information Document

Product: Home Emergency - PREMIUM

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 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

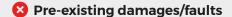


Demonstrate co-operation in an event of claim



What is not insured?





Damage due to events which are not unforeseen

Origins of damage traced outside the property premises



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.