

Home Emergency Insurance – Essential Insurance Product Information Document

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428. This policy is underwritten by City and Commercial Insurance, Guernsey.



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?

- 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
- Removal of sludge or hot water scale deposits



Are there any restrictions on cover?

- Claim limit under this policy for losses up to the value of £500 only



What are my obligations?

- Reasonable precautions to ensure safety of the insured property
- Observe and keep to the terms of the policy
- Disclose all facts related to the insured property
- Demonstrate co-operation in an event of claim
- Notify us of pre-existing faults

Where am I covered?

Please refer to the policy schedule.

When and how do I pay?

You can pay either a single annual insurance premium or by monthly premiums. The payment will be taken either via your Bank Card or via Direct Debit.

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 **03333 449559**, you can also choose to send an email at enquiries@smart-cover.co.uk or if you prefer to write to us, then please refer to the following address:

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