

Home Emergency Insurance - Essential

Insurance Product Information Document



Company: Smart-Cover Insurance Services

Product: Home Emergency Essential - Insurance

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 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 hard water scale deposits



Are there any restrictions on cover?

- ! Claim limit under this policy for losses up to the value of £500 only
- ! You cannot make a claim within the first 14 days
- ! This policy is subject to underwriters approval



Where am I covered?

- ✓ In the UK, the Isle of Man and the Channel Islands.



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



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 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:

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

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 immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy 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.