

# Home Emergency Insurance - Essential

## Insurance Product Information Document



**Company: Smart-Cover Insurance Services    Product: Home Emergency - 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?

- ✓ 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
- ✓ Domestic central heating system
- ✓ Boiler breakdown
- ✓ £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
- ✓ If your boiler is unrepairable and under 7 years old, we will make a maximum contribution of £300 towards replacing it
- ✓ Internal plumbing emergency
- ✓ Drainage system emergency
- ✓ Electrical emergency and electrical system breakdown
- ✓ Internal gas supply pipe
- ✓ Security, external locks and lost keys
- ✓ Damage to external doors or windows
- ✓ Pest infestation
- ✓ External water supply pipe blockage, collapse or leak
- ✓ Alternative accommodation
- ✓ Unlimited number of callouts and claims
- ✓ 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.
- ✗ Boilers which are more than 15 years old.



## Are there any restrictions on cover?

- ! The amount we will pay in respect of any one claim shall not exceed the claim limit including 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 events are not covered
- ! Claim limit is upto £500
- ! 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.
- ! In the event your domestic boiler is declared beyond economic repair and is under seven years old, we will only contribute £300 towards replacing it
- ! 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, the Isle of Man and the Channel Islands.



## 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 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto: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.