

# Residential Home Emergency Insurance

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## POLICY SUMMARY

Some important facts about the Home Emergency policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

## NAME OF INSURER

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA

## NAME OF COVERHOLDER

The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 16 -18 Hagley Road, Stourbridge, West Midlands DY8 1PS.

## TYPE OF INSURANCE

The policy is designed to provide cover (up to the limit of indemnity selected) for the cost of Contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.

## SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy schedule issued.

## LIMIT OF INDEMNITY

The Limit of Indemnity for the policy shall be:

Any One Claim: A maximum of £X including VAT inclusive of X hours labour.

Any One Period of Insurance: A maximum of £X including VAT

Unless otherwise shown below.

## SECTIONS OF COVER

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
<b>Plumbing and Drainage</b>	<ol style="list-style-type: none"><li>1) Damage to or failure of the plumbing and drainage system damage where the internal flooding or water damage is likely consequence.</li><li>2) Blocked toilet</li><li>3) Blocked external drains within the boundaries of the property where this can be resolved by jetting</li></ol>	Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows no causing internal water damage Any claims for leaking waste pipes
<b>Internal Electricity, Gas, and Water Supplies</b>	Electricity failure of at least one complete circuit, gas leak and water supply system failure	Any repair work to or the cost of replacing lead pipework All external lighting
<b>Security</b>	Damage or failure of external lock, door or window	Any claim for failure or damage to Internal locks, doors, glass, external garages or outbuildings
<b>Lost Key</b>	Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained	Loss of keys to internal doors, garages and outbuildings
<b>Primary Heating System</b>	Primary Heating system where the system has failed or broken down	Any claim involving boilers over 15 years old or over 238,000 btu net input (70 Kilowatt) Excludes replacement of water tanks, cylinder and central heating radiators
<b>Pest Infestation</b>	Infestation of wasp nests, hornets nests, house mice, field mice, rats and cockroaches	Excludes where the Infestation is not directly affecting the living areas of the property
<b>Roofing</b>	Sudden and unforeseen damage to the roof of the property.	Excludes damage to flat roofs over 10 years of age.

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<b>Boiler Replacement Contribution</b>	Subject to acceptance of a claim under the Primary Heating section of this policy, where Your boiler has failed and is deemed by the Contractor and Us to be Uneconomical to repair, We shall contribute (upon production of an original receipt for payment) the lower of 50% of the capital cost including VAT or £500 towards the cost of a brand new replacement	Any boiler over 15 years old
<b>Overnight Accommodation</b>	Overnight accommodation up to a maximum of £250 including VAT where it has not been possible to resolve the emergency and the property is rendered uninhabitable	

## SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- The policy covers emergency situations only. It does not cover circumstances more properly handled by your Household Insurer.
- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported to the Claims Helpline who will arrange to send a contractor.
- Where it is not possible to validate your claim at the time of initial notification, you will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

## REASONABLE CARE

You must take reasonable care and maintain the Home and its equipment in good order and take all reasonable precautions to prevent loss or damage. Where a Temporary repair has been carried out, the onus will be upon you to carry out repairs or work to permanently resolve the reason for the Emergency occurring. Should you fail to carry out the Permanent Repair a Contractor will not be appointed to undertake any further Emergency Work.

## DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

## CANCELLATION

We wish you to be happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If you chose to cancel, we will refund your premium after first (at our discretion) charging for the cover provided from the date of commencement of the contract until the date of cancellation and any helpline costs incurred.

## CLAIMS ADDRESS

The insured person should report immediately to the Claims Helpline any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form may be dispatched for completion by the insured person and return to the address shown below.

Please note that we will not accept Claims Helpline calls, enter into dialogue or correspond with anyone other than the Insured or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department, Legal Insurance Management Ltd, 16 - 18 Hagley Road, Stourbridge, West Midlands DY8 1PS

## COMPLAINTS PROCEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Agent who arranged this Insurance on your behalf.

If the matter remains unresolved you should write to the Managing Director of Legal Insurance Management Ltd at the above address.

If the matter still remains unresolved thereafter you can then write to the Insurers whose details are shown within the policy schedule.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service.

This applies if you are a retail customer or insured in a business capacity with a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at: -

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

## COMPENSATION SCHEME

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)