

# Home emergency insurance

## Insurance product information document



Company: Policy Expert

Product: Home Emergency Plus

Policy Expert, a trading name of QMetric Group Limited, has arranged this insurance with: **Accredited Insurance (Europe) Limited - UK Branch** (FRN 608422) which is the UK branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (FRN 9010 Malta) and is authorised and regulated by the Malta Financial Services Authority. Also subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority; **Bridgehaven Specialty UK Limited**, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 978895). Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this home emergency policy. It does not form part of the contract between us. Please see your policy documents for full information about the product.

### What is this type of insurance?

This policy is designed to cover someone who wishes to protect themselves against the cost of certain emergencies involving their property.



### What is insured?

If any of the following emergencies happen in your home during the period of insurance we will send a contractor to your home as soon as possible.

We will pay up to £1,000 (including VAT) for each emergency incident. This is to carry out a temporary repair to resolve the emergency.

- ✓ Boiler – complete failure of your boiler so it is no longer generating heating or hot water.
- ✓ Plumbing - blocked or leaking pipes causing damage to your home.
- ✓ Toilets – broken flush mechanism, blocked or overflowing toilet.
- ✓ Drainage - blocked waste pipes or external pipes within the boundaries of your property.
- ✓ Security – damaged external door, window or lock which prevents you from securing your home.
- ✓ Pest infestation – wasp, hornet, mouse, rat and cockroach infestation in your home.
- ✓ Roofing – storm damage to your roof allowing water to get in and cause damage to your property.
- ✓ Electrics – failure of your electricity supply to fuse boxes, sockets, switches and light fittings.
- ✓ Gas – damaged gas pipe.
- ✓ We will also pay a £100 contribution towards the purchase or hire of alternative heating if it is not possible to get your heating working six hours after reporting your emergency incident, or after our contractor has left your home.
- ✓ If we accept a boiler claim, but we believe your boiler is uneconomical to repair, we will contribute up to £500 towards the cost of a replacement boiler.
- ✓ We will pay up to £1,000 for overnight accommodation (for you, your family and any pets normally living with you) if we agree that your property is not fit for you to stay in overnight as a result of an emergency. We will also cover travel expenses to that accommodation.



### What is not insured?

- ✗ Any incident not considered an emergency as defined in the policy wording.
- ✗ Any failure to your boiler if the boiler has not been serviced in the last 15 months.
- ✗ Any claim for a boiler that is over 15 years old.
- ✗ Any claim for a boiler that has an output over 60 kilowatts.
- ✗ Replacing boilers, immersion heaters or tanks, water tanks, cylinders, radiators, showers, and sanitaryware.
- ✗ The cost of investigating and accessing the source of the emergency. If we can't see and identify the source of the leak, we will not accept the claim.
- ✗ Any toilet claim where you have access to another working toilet, unless the emergency is causing a risk to health.
- ✗ Roof damage caused by poor maintenance and water leaks through flat, felt and glass roofs.
- ✗ Any permanent repair costs which are higher than the cost of carrying out a temporary repair.
- ✗ Any incident in a detached garage or outbuilding.
- ✗ Any more than two night's overnight accommodation.
- ✗ Any home that is used for any trade, professional or business purposes, except for business administration purposes.
- ✗ Damage if your property has not been lived in by your family for more than 30 days in a row.
- ✗ Costs which we have not agreed to.



## Are there any restrictions on cover?

- ! The policy covers emergency situations only and is designed to make temporary repairs (unless a permanent repair costs the same or less than a temporary repair).
- ! We will not cover any claims which arise within the first seven days after the start date of this insurance, or the first seven days of moving into a new home, unless you held equivalent insurance immediately before the start of this policy.
- ! If you ask a contractor to carry out any work before contacting the claims line, any costs involved are not covered by this insurance. You must contact the claims line within 48 hours of first discovering the situation, unless you can provide proof that significant circumstances prevented you from contacting us within this time. If you fail to do this, we will reject your claim.
- ! We will not cover any system or equipment (including boilers) which have not been properly installed or repaired in line with the manufacturer's instructions, or which have been used incorrectly, modified or tampered with, or which are faulty or inadequate as a result of any underlying or repeated manufacture or design fault.



## Where am I covered?

- ✓ Your main private home at the address shown in your schedule, which must be within the United Kingdom (meaning England, Scotland, Northern Ireland, Wales), the Channel Islands and the Isle of Man.



## What are my obligations?

- When you take out, renew or make changes to your policy, you must give complete, accurate and up-to-date answers to all the questions we ask you.
- You must tell us of any changes to the answers you gave us or changes in your circumstances which happen before or during the period of insurance. For example, you must tell us if your address changes.
- If we have carried out a temporary repair, you will be responsible for carrying out repairs or work to permanently deal with the cause of the emergency. If you fail to carry out the permanent repair, we will not ask a contractor to carry out any further emergency work. This is not a maintenance policy and so does not provide cover for routine upgrades and maintenance to your property.
- You must keep to all the terms and conditions of the insurance policy, including paying the premium on time, otherwise the contract may not be valid and you may not be able to make a claim.
- You must take reasonable care to maintain the property and its equipment in good order and take all reasonable precautions to prevent loss or damage.
- If it is not possible to confirm your claim is valid when you call the claims helpline, we may ask you to provide your credit-card or debit-card details, which we may then use to take payment if the cost of the call-out and any necessary repairs are not covered by this insurance.



## When and how do I pay?

You can pay your premium as a one-off payment. You can also pay in monthly instalments (subject to eligibility). If you pay monthly, we will add a credit charge.



## When does the cover start and end?

Your period of insurance will be shown on the schedule that we issue to you. This will tell you the start and end dates of your insurance policy.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it at any time by letting us know by phone, email or post.

If you have made a claim, you will not be entitled to a refund.

Otherwise, we will keep an amount of the premium to cover the time you have had cover for and will refund the rest to you.