

# Home Emergency Insurance - Essential

## Insurance Product Information Document

Insurer: City & Commercial Insurance Company (PCC) Limited re Smart Cover Insurance Cell.

Product: Home Emergency - Insurance

This insurance is arranged by Hometree Services Limited (FRN 935444) which is an Appointed Representative of Xact Risk Solutions Limited (FRN 590914). This policy is underwritten by City & Commercial Insurance Company (PCC) Limited re Smart Cover Insurance Cell, which is licensed and regulated in Guernsey by the Guernsey Financial Services Commission (reference number: 54692) under the Insurance Business (Bailiwick of Guernsey) Law, 2002 to carry on insurance business. Its principal office is 3rd Floor, One Cornet Street, St. Peter Port, Guernsey, GY1 1BZ.

This document is a summary of the key information relating to the Insurance Contract. Full details on the contract, product and terms and conditions can be found in your policy documentation. If You have chosen a boiler service or are a Landlord requiring a Landlord Gas Safety Record (LGSR), details on the service are outlined in separate terms and conditions provided to You and are not part of this Insurance Contract.

## What is this type of insurance?

This is a Home Emergency Policy. It is an insurance policy that can give You 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 Insurer, affect the items covered; and
  - 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 in Your Home, the Insurer will liaise with your Broker for an Approved Engineer to visit Your Home.
- ✓ Assistance to pay for the:
  - Call outs
  - Labour
  - Parts and materials.
- ✓ Sections of Cover include (specific Sections included are as noted on policy terms):
  - a) External water supply pipe blockage, collapse or leak
  - b) Internal plumbing emergency
  - c) Drainage system emergency
  - d) Emergency boiler breakdown
  - e) Domestic central heating system
  - f) Complete electrical breakdown
  - g) Internal gas supply pipe
  - h) Security and lost keys
  - i) Pest infestation.
- ✓ £40 towards alternative heating in the event that the service takes longer than 60 hours from the point at which the Approved Engineer visits You and diagnoses the requirement.
- ✓ One off sum up to £200, subject to Claim Limit, towards alternative accommodation in the event that the Home is uninhabitable for more than 48 hours from the point at which the Approved Engineer visits You and diagnoses the requirement.
- ✓ Contribution of 15%, subject to Claim Limit, of the cost of a new boiler if the boiler is unrepairable and under 7 years old.
- ✓ Please refer to the Policy Schedule for information on individual Claim Limit, Annual Claim Limit, and any excess applicable to your policy.
- ✓ Unlimited number of claims and Call outs (subject to maximum Claim Limits).
- ✓ 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, incidents which occurs in the first 14 days after the policy commences or any pre-existing faults.
- ✗ Claims arising after the home has been left Unoccupied for more than 30 consecutive days or longer unless the nature of the issue has not in the Insurer's reasonable opinion been exacerbated by the period of non-occupancy.
- ✗ 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.
- ✗ Roofing and roofing related emergencies.
- ✗ Repairs where the breakdown results in the loss of domestic hot water provision only.



## Are there any restrictions on cover?

- ! The amount the Insurer will pay in respect of any one Claim shall not exceed the Claim Limit including Call out charges, labour and materials, and the associated tax. 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.
- ! Consequential loss as a result of an Emergency to a covered item - for example, damaged carpets as a result of an emergency water leak from your plumbing.
- ! 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.
- ! For policies with a Claim Limit £500 per claim or above, if your boiler is unrepairable and under 7 years old, the Insurer will make a contribution of 15% of the cost of a new boiler subject to claim limit



## Where am I covered?

- ✓ In the UK.
- ✗ The Insurer is unable to provide Cover in the Channel Islands or the Isle of Man.



## What are my obligations?

### You must:

- Read and keep to the terms and conditions of the policy.
- Cooperate fully with the contractor, the Broker and Insurer.
- 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 for your policy either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Annually, C) Quarterly.



## 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 0330 912 4843, You can also choose to send an email at [support@hometree.co.uk](mailto:support@hometree.co.uk).

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 immediately. If You have made a Claim during this period, the Insurer reserves the right to deduct the cost of that Claim from any refund of premium which is due to you.

After 14 days, upon cancellation, You will not be charged any further Monthly/Quarterly Premium amounts and You will not receive a refund of any premium You have paid. For policies paid annually, You will be entitled to a pro-rata return of Premium for the number of complete unexpired months remaining of Your policy less an administration fee of £25. You will not be entitled to a pro-rata refund if a Claim or an incident that may give rise to a Claim has occurred.