

Home Emergency Insurance

Insurance Product Information Document

Company: UK General

UK General Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.



Product:
Home Emergency Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a confirmation of cover, showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This insurance will cover you for the cost of an approved contractor to render assistance in response to a sudden and unexpected event occurring in your home described below. The nature of the assistance will be a temporary repair to make the damage safe, or to limit further damage



What is insured?

- ✓ Maximum £500 per claim
- ✓ Maximum 5 claims per policy
- ✓ The sum insured and limits, as confirmed in your Policy Booklet
- ✓ Failure of, or damage to, the electricity supply.
- ✓ Plumbing and drainage
- ✓ Complete failure of the primary heating system.
- ✓ Water supply
- ✓ Emergency gas supply pipe cover
- ✓ Inoperable toilet
- ✓ Security
- ✓ Emergency damage to roofing
- ✓ Alternative accommodation
- ✓ Pest Control



What is not insured?

- ✗ Loss of, or damage to, electricity supply where the whole of your home is not affected.
- ✗ Leaks from sinks, baths, or showers where the leak only occurs when the item is in use.
- ✗ Loss of hot water if there is an alternative means of heating water, for example: an immersion heater.
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair.
- ✗ Gas leaks where the leak has not been isolated by the gas distributor.
- ✗ Double glazed windows unless both panes of glass have been damaged.
- ✗ Loss of keys where an alternative set is available for you to use.
- ✗ Wear and tear or lack of maintenance.
- ✗ The policy excess.
- ✗ More claims than the call out limit.
- ✗ Boilers over 10 years of age



Are there any restrictions on cover?

- ! Your home that is located within the United Kingdom; will not be left unoccupied for more than 30 days at any one time;
- ! You are not aware of any faults or problems which are likely to lead to an emergency.
- ! You will have to pay the first £65 towards a claim if your boiler breaks down if you cannot provide evidence that your boiler has been serviced within the last 12 months



Where am I covered?

Your policy will cover emergencies occurring within your home within the United Kingdom during the period of insurance.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made directly to your broker or by debit or credit card.



When does the cover start and

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If **you** wish to cancel **your** Policy after 14 days, **you** will be entitled to a pro- rata return of premium.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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Making a claim

If you need to make a claim please contact Preferred Management Solutions Limited, the claims administrator acting on our behalf on **0345 218 7056** as soon as possible.

On all correspondence please tell us you are insured by UK General Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.