

Home Emergency Insurance

Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Home Emergency

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation

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
- ✓ Failure of, or damage to, the electricity supply
- ✓ Failure of, or damage to, the plumbing and drainage system, including the toilet(s) which causes internal water leakage; flooding; or water damage
- ✓ Complete failure of the primary heating system
- ✓ Leakage, collapse, or blockage of the mains water supply between the stopcock in your home and the point where it is connected to the public or shared water supply
- ✓ Repair or replacement of any damaged section of internal gas supply pipe following a gas leak
- ✓ Failure of, or damage to, external locks where you are unable to access your home or are unable to secure it
- ✓ 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
- ✗ Any claims caused by or resulting from infectious or contagious disease



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 property within the United Kingdom during the period of insurance.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your administrator will advise you of the payment options available.



When does the cover start and end?

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



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days, we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

To cancel your policy please contact your administrator.

We do not charge any cancellation fees.