

# Home Emergency Insurance

## Insurance Product Information Document



**Company:** Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

**Product:** Full Home Emergency

Helvetia Schweizerische Versicherungsgesellschaft, is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

This insurance is provided by Stubben Edge which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. .

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This insurance provides cover for an approved engineer's callout charges, labour, parts and materials following certain sudden and unexpected events occurring at your home which, if not dealt with quickly, would cause damage or further damage, or make your home insecure or unsafe, or cause a health or safety risk to you or others.



#### What is insured?

You are covered for the following: -

##### External Water Supply Pipe

- ✓ Leakage 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.

##### Plumbing

- ✓ Failure of, or damage to, the internal plumbing system, including the toilet(s), which causes internal water leakage, flooding, or water damage.

##### Internal External Drainage

- ✓ Failure of, or damage to, the internal or external drainage system of your home. For example, we cover blocked toilets, leaking tanks/cylinders, total blockage of all sinks, and blocked/collapsed external drains.

##### Electrical Emergency

- ✓ Cover is also provided following the breakdown or failure of the permanent domestic electrical wiring system and its components supplying electrical power to your home.

##### Emergency Boiler

- ✓ Mechanical or electrical failure or malfunction of your domestic central heating system which results in the system becoming completely unusable.
- ✓ If your boiler is less than 7 years old, a contribution (up to the claim limit shown on your Policy Schedule or £250 whichever is less) towards a new boiler if your existing boiler is deemed beyond economic repair.
- ✓ If spare parts are needed and the engineer cannot re-instate your heating within 60 hours, a contribution of £40 towards alternative heating costs (you will have to pay for alternative heaters yourself and make a claim for reimbursement).

##### Domestic Central Heating System Cover

- ✓ Mechanical or electrical failure or malfunction of your domestic central heating system which results in the system becoming completely unusable



#### What is insured? – Continued

##### Security, Roofing, Lost Keys and Pest Infestation Cover

- ✓ Cover to make your home secure following a security incident. For example, following a break-in, broken glazing can be boarded up and broken locks for windows and doors can be repaired or replaced.
- ✓ Cover to protect your roof from further damage in the event of damage due to bad weather.
- ✓ Cover to enable you to gain access to your home if your house keys are lost or stolen. For example, replacing locks and keys.
- ✓ Removal or extermination of an infestation of black or brown rats, field or house mice, and wasps' or hornets' nests.

##### Additional Benefit (Excluding: Emergency boiler and Domestic & Central Heating Systems Covers)

- ✓ Alternative accommodation contribution of up to £250 if your home becomes uninhabitable for more than 48 hours because of an emergency covered under the policy.



#### What is not insured?

##### Main Exclusions only

- ✗ Pipework outside the boundary of your home.
- ✗ Leaks from household appliances, sinks, baths, or showers where the leak only occurs when the item is in use.
- ✗ Frozen pipes which have not caused any damage.
- ✗ Guttering or rainwater downpipes, rainwater drains and soakaways.
- ✗ Blocked toilets that are not leaking, or overflowing, and where there is another available toilet in the home.
- ✗ Repairs if your boiler is deemed beyond economical repair.
- ✗ In relation to electrical cover - domestic appliances or items with a plug.

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### What is not insured? – Continued

- ✗ In relation to electrical cover - swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas.
- ✗ Collapsed drains
- ✗ Any external gas supply pipe or any piping that is the responsibility of the National Grid.
- ✗ Pest infestations outside the main house at your home (for example in garages, other outbuildings or in the garden).
- ✗ Where an appliance has caused a circuit to fail or trip.
- ✗ Any incident within the initial exclusion period after the start date of your policy.
- ✗ Any item or system which has not been regularly maintained and/or serviced in accordance with manufacturer's instructions or recommendations.
- ✗ Claims arising whilst or immediately after your home has been left unoccupied for 60 or more consecutive days.
- ✗ Any work carried out by you or any other person which was not authorised by the claims administrator in advance.
- ✗ Any parts or item which may need to be replaced due to natural wear and tear and/or gradual deterioration.

Exclusions continued next page



### Are there any restrictions on cover?

- ! Your home must be your permanent place of residence and owned and occupied by you and your family as a private residence with no business use. Flats or apartments, rented and let properties, commercial and business premises, mobile homes and bed-sits are not eligible for cover.
- ! The policy only covers emergencies. There is no cover for routine maintenance of the items covered under the policy, nor for cleaning or servicing.
- ! This policy will provide a temporary repair to limit or prevent damage or, solely at the claims administrator's discretion, a replacement of a damaged part or item.
- ! There is a limit on the amount we will pay out for any one claim. This limit is £500 or £1,000, as selected by you and confirmed on your Policy Schedule.
- ! You can make a maximum of 3 claims during any 12 months period of insurance.
- ! Unless you have chosen to take out a policy with no excess, you will need to pay the first £25, £50 or £95 of each claim you make under the policy. The policy excess selected by you will be confirmed on your Policy Schedule. The claims administrator will need to take the payment before any assistance can be provided to you.
- ! Any incident which happens within the first 14 days from the start date of your policy is not covered.
- ! We will only cover boilers under 15 years old and which have an output of 60kW/hr or less. Boilers must have been serviced within the 12 months before the insurance starts (and/or serviced in line with the manufacturer's recommendations).
- ! There is no cover for any repair/replacement whilst your boiler is still covered under a warranty.
- ! Alternative Accommodation cover is for the cost of hotel room(s) and transport to the hotel only. You must pay the costs initially and then submit a claim form to the claim's administrator for reimbursement.

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### Where am I covered?

- ✓ This insurance covers properties in England, Scotland, Wales or Northern Ireland.



### What are my obligations?

#### Making sure you are eligible for cover

You must ensure that you and your home are eligible for this Insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in your Policy Document.

#### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make any changes to, or renew your policy.

#### Your duty to try to prevent an emergency

You must take all reasonable precautions to prevent an emergency. You must ensure that the normal day-to-day maintenance of your home is undertaken and that your home is in good condition.

If you have taken out cover for your domestic boiler, you will need to ensure it is serviced regularly. To be able to make a valid claim under this insurance, your boiler will need to have been:

- Service within the 12 months prior to the policy start date, and/or serviced in line with the manufacturer's recommendations; and
- Service within the 12-month period prior to an emergency occurring.

#### When making a claim

You must report any emergency to the claim's administrator as soon as reasonably possible. All requests for assistance must be made through the claim's administrator. 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.



### When and how do I pay?

You pay for this insurance as a one-off payment by credit or debit card at the beginning of each annual period of cover.



### When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period 12 months and shown on your Policy Schedule.



### 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. This is known as your cooling off period. 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.

Thereafter you may cancel the insurance cover at any time by informing your administrator however no refund of premium will be payable