

Home Emergency Cover

Insurance Product Information Document

Company:
Aviva Insurance Limited

Product:
Electrics and Heating with excess

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This document does not contain the full terms of your cover; please see your schedule and Terms & Conditions for a full description.

What is this type of insurance?

This product meets the needs of homeowners requiring assistance in the event of certain problems with the electrical wiring and gas central heating at their property. Cover is underwritten by Aviva Insurance Limited. You may need to review the cover periodically to ensure it remains adequate for your needs.



What is insured?

Gas

- ✓ Leak within your boiler and its associated pipes
- ✓ Damaged or leaking gas supply pipe from your gas meter up to any appliance
- ✓ Damaged or leaking gas supply hose connected to a gas cooker
- ✓ Unable to control the temperature or timings of your boiler

Electrics

- ✓ Electrical wiring supply system
- ✓ Switches, sockets, fuse box

Gas Boiler Service

Beyond Economical Repair (BER)

In the first year or if you move home, after 6 months of cover:

- ✓ If the boiler is BER and the boiler is under 7 years of age, we will replace it
- ✓ If the boiler is over 7 years of age we will source, replace and install a new boiler, but you will be required to pay for the installation costs



What is not insured?

Main exclusions

- ✗ Household appliances
- ✗ The gas pipe leading in to your meter



Are there any restrictions on cover?

First year

- ! For the Gas Central Heating element, in order for us to complete a claim, your boiler/system needs to have passed its Boiler Health Check. Booking your Boiler Health Check should therefore be done as soon as the purchase of your policy is complete/when you move address.
- ! For all other claims there is an exclusion period of 28 days when you will not be covered

For more information, refer to the schedule section in your documents.

Properties that aren't covered

- ! Retail/Commercial
- ! Other premises used for business
- ! Council and housing association
- ! Mobile homes
- ! Bedsits, sub-divided homes
- ! Let and sub-let properties

Heating Systems that aren't covered

- ! Dual purpose boilers
- ! Warm air heating system
- ! Combination and thermal storage units
- ! LPG, oil, electric or solid fuel powered boilers

Claims Limit

- ! There is no limit to the number of claims. For Boilers, the claim value limit is up to the point the boiler is beyond economical repair (BER) for all other claims its up to £4,000.

For more information see your Terms & Conditions.



Where am I covered?

- ✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).



What are my obligations?

How do I make a claim?

Call 0330 0247 999. Lines are open 24/7, 365 days a year.

Excess Amount Payable

£60 per claim, a separate excess payment is required for each claim you make.

Boiler Health Check and Gas Boiler Service

You will need to have a Boiler Health Check in the first year of cover or if you move home. This is usually carried out within 90 days. The Gas Boiler Service is not regulated by the Financial Conduct Authority. The cost of the Boiler Service is the same whether it is included in this policy or held as the standalone plan which we also sell. We will make up to 3 attempts to contact you, so you can arrange a suitable time for your Gas Boiler Service and/or Boiler Health Check. You will not be eligible for a refund of the Gas Boiler Service if we are unable to contact you. However, you can contact us to arrange the service within the remaining period of cover.

If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999.

You are responsible for informing HomeServe of a change of your address.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

You must pay your premiums on time.



When and how do I pay?

Payments for your premium can only be paid by Direct Debit.

You can pay monthly or quarterly over a 12 month period.

All Direct Debits are protected by the Direct Debit Guarantee and you have the right to cancel your Direct Debit at any time.



When does the cover start and end?

Your policy runs for 12 months from the date your application is processed.

We will write to you before renewal telling you the new premium and how to renew.

If you pay by Direct Debit, your cover will automatically renew. If you pay by credit/debit card, your cover may automatically renew, depending on the preference you selected at the time of purchase.



How do I cancel the contract?

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0330 0247 999. There is a cancellation period which begins from the start of your policy and is shown on your Policy Schedule ("The Cancellation Period") If you cancel in the Cancellation Period and have not made a claim you will receive a full refund. If you have made a claim, you will receive a refund less an amount for the number of days which you have been on cover. If you cancel after the Cancellation Period and have not made a claim you will receive a refund less an amount for the number of days you have been on cover. If you have made a claim you will be required to pay any remaining payments due for the term of the policy.