Home Emergency Cover

Insurance Product Information Document

Company:
Aviva Insurance Limited

Product:
Plumbing for Flats 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 plumbing and drainage 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?

Plumbing & Drainage
- ✓ Leaks and blockages within your internal plumbing and drainage system
- ✓ Escapes of water from toilets or tank overflows
- ✓ Repair a non-flushing toilet

What is not insured?

Main exclusions
- ✖ Loss of heating and/or hot water
- ✖ Showers
- ✖ Drains or pipes which are not your responsibility
- ✖ Taps

Are there any restrictions on cover?

First year
- ! 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
- ! Houses and bungalows
- ! Mobile homes
- ! Bedsits, sub-divided homes
- ! Let and sub-let properties

Claims Limit
- ! You can make up to 3 claims per policy period
- ! You can claim up to £4,000 per claim

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
£30 per claim, a separate excess payment is required for each claim you make.

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.

When paying by Direct Debit, your cover will automatically renew. We will write to you before renewal telling you the premium and you can just contact HomeServe if you do not wish to renew.

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 0300 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.