

Plumbing for Flats

Summary:

This policy meets the needs of homeowners requiring assistance in the event of certain plumbing problems at their property. You may need to review the cover periodically to ensure it remains adequate for your needs.

The policy is underwritten by Aviva Insurance Limited and will run for 12 months, as shown in your Policy Schedule.

Type of Cover:

The cover you have chosen is Plumbing for Flats. This Policy Summary does not contain the full terms of your policy, for a full description of the cover provided, please see the policy Terms & Conditions.

Significant Inclusions and Exclusions:

The significant inclusions and exclusions under the policy are set out below. For more information about inclusions and exclusions, please refer to the 'Policy Coverage' section of the Terms and Conditions

Significant Inclusions	Significant Exclusions or Limitations
<ul style="list-style-type: none"> ✓ Repairs of leaks and blockages within your internal plumbing and drainage system on your property ✓ Repairs to dripping or seized taps ✓ Repair a non flushing toilet 	<ul style="list-style-type: none"> ✗ Loss of heating and/or hot water ✗ Showers ✗ Drains or pipes that aren't your responsibility

Claims limit

You can claim up to £4,000 per claim and make up to 4 claims per policy period. The claims limit includes the cost of labour, materials and VAT as applicable. For more information, please refer to the 'Policy Coverage' section of the Terms and Conditions.

Exclusion period

To prevent claims on existing problems and to keep premiums low, there is an initial exclusion period of 28 days when you will not be covered, giving you 11 months' cover in your first year. For existing policy holders, if you decide to renew your policy before the date of expiry, there will be no exclusion period at renewal. For more information, please refer to the 'Policy Schedule' section of the Policy Documents.

Who is eligible for the policy?

This policy is for homeowners only and is only applicable to apartments and flats. Retail, commercial and other premises used for business are not eligible for this cover, and council and housing association tenants will not need this service. The property must be your permanent home and owned and solely occupied by you and your family as a private residence with no business use. The version of the policy you have chosen does not cover houses, mobile homes, bedsits, sub-divided homes and let and sub-let properties. For more information, please refer to the 'Property eligibility' section of the Terms and Conditions.

When will I be covered?

For new policy holders, your policy starts the day your application is processed; you would then be able to make a claim following the exclusion period.

Making a claim

If an incident occurs at your property, which is covered by your policy, please call 0800 247 999 and we will arrange for the incident to be dealt with in accordance with the Terms & Conditions of your policy. Lines are open 24/7, 365 days a year.

Cancellation rights

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0800 247 999 within 28 days of the policy start date, which is inclusive of your 14-day statutory cancellation period, and we'll cancel it for you. If you wish to cancel after this 28-day period, please see your policy documents for the Terms & Conditions. As long as you haven't made a claim you'll receive a refund of any premium paid.

HomeServe may cancel this policy by giving you at least 7 days' notice in writing to the last address you provided us if you're seriously in breach of the terms of your policy. Examples of a serious breach include: failure to make a payment despite contact from us; failure to provide complete and accurate answers to the questions we ask (see the Consumer Insurance (Disclosure and Representations) Act 2012 section in Important Information), submitting a fraudulent claim or if you use threatening or abusive behaviour towards our engineers or staff. If we cancel the policy we'll refund the premium paid for the remaining period of cover, unless you've made a claim. We can refuse to renew any individual policy. For more information, please refer to the 'Key Questions' section of the Terms and Conditions.

What happens at the end of the policy period?

The price of your policy might increase at renewal and if you've made any claims, this may also affect how much you pay in the future. You'll receive your new policy documents before your renewal date, to give you time to consider whether the cover is still right for you. 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. If you pay using a different option, we'll send you an invitation prior to your renewal date, telling you how to renew.

Complaints procedure

If you have a complaint, please phone 0800 247 999 or write to HomeServe at Freepost RLYC-LXAL-GEEH, Customer Relations Department, HomeServe, Cable Drive, Walsall, WS2 7BN in the first instance. Every effort will be made to resolve your complaint to your satisfaction. If your complaint relates to the insurance cover provided under this policy and it is not resolved to your satisfaction, then you may have the right to refer the matter to the Financial Ombudsman Service.

www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

Both the underwriter of this policy and HomeServe are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we or the underwriter are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. If entitled to compensation you would be covered for 90% of the claim, without any upper limit. Further information about the scheme arrangement is available from FSCS.

Details about our Regulator

This policy is underwritten by Aviva Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 202153. Aviva Insurance Limited is registered in Scotland, company no. 2116 and the registered address is Pitheavlis, Perth, PH2 0NH.

This policy is sold, arranged and administered by HomeServe, which is a trading name of HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (registered in England company no. 2770612) which is authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activity under firm reference number 312518. The regulatory status of Aviva Insurance Limited and HomeServe can be checked by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.