Home Emergency Cover

Insurance Product Information Document

Company:
Aviva Insurance Limited

Product:
HomeServe Cover 8 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 plumbing, drainage, electrics, security, pests and gas central heating at their property. Cover is arranged and administered by HomeServe on our behalf.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
- ✓ Dripping or seized taps
- ✓ Repair a non-flushing toilet

Security & Pest

- ✓ Locks and keys where the key is snapped in the lock or you have lost the keys needed to secure the property
- ✓ Protecting your home following damage to your roof
- ✓ Boarding up broken windows or external doors
- ✓ Rats and mice infestation
- ✓ Wasps/hornets in the home or garden

Electrics

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

Gas

- ✓ Leak within or breakdown of your natural gas boiler and central heating system
- ✓ Damaged or leaking gas supply pipe from your gas meter up to any appliance
- ✓ Unable to control the temperature or timings of your boiler

Beyond Economical Repair (BER)
In the first year or if you move address, 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
- ✖ Showers
- ✖ Guttering
- ✖ Soakaways
- ✖ Any pest outside other than a wasp/ hornet nest

Are there any restrictions on cover?

First Year

- ! With the exception of Gas Central Heating claims, there is an exclusion period of 28 days when you will not be covered.

Boiler Health Check

- ! 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. This applies in your first year only or if you move address.

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
- ! Houses and bungalows

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 Gas Central Heating, there is no limit to the amount we will pay per claim providing 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
You are required to have a Boiler Health Check completed in your first year of cover only or if you move address. We will make reasonable efforts to arrange the Boiler Health Check. If the Boiler Health Check is not booked or completed within 90 days of the start date of your policy/moving address, we may amend the level of cover to remove the boiler/system element.

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.

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 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.