

# Home Emergency Cover

## Insurance Product Information Document

**Company:**  
**Aviva Insurance Limited**

**Product:**  
**Heating, Plumbing and Electrics**

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 provides assistance in the event of certain boiler, heating system, plumbing, drainage and electric problems at the property. Cover is arranged and administered by HomeServe on our behalf. You should review the cover each year to ensure it meets your needs.



#### What is insured?

##### Boiler

- ✓ No heating or hot water due to a boiler breakdown
- ✓ Repairing the boiler controls and components
- ✓ Replacement of your boiler where it is Beyond Repair

##### Heating System

- ✓ Repairing a leak within your central heating system
- ✓ A leaking gas supply pipe

##### Plumbing and Drainage

- ✓ Leaking pipes within your home
- ✓ Blocked drains
- ✓ Blockages to sinks and toilets
- ✓ Leaks or blockages to your water supply pipe
- ✓ Dripping or seized taps

##### Electrics

- ✓ Failed wiring
- ✓ A breakdown of the fuse box
- ✓ Broken light switches
- ✓ Faults on the electric shower unit

##### Boiler Service

##### Beyond Repair

In the first year of purchasing Boiler cover, or if you move address, after 6 months of cover:

- ✓ If the boiler is under 7 years old, we will arrange a replacement and installation of a new boiler
- ✓ If the boiler is aged 7 years or over, we will arrange a replacement, but you will be required to pay for the installation costs (including parts, labour and VAT)



#### What is not insured?

- ✗ The gas pipe leading into your meter
- ✗ Guttering
- ✗ Soakaways
- ✗ Shared drains or drains and pipes you're not responsible for
- ✗ Mixer and digital showers
- ✗ Household appliances
- ✗ Installation costs (parts, labour and VAT) where the boiler is aged 7 years or over



#### Are there any restrictions on cover?

##### When can I claim?

- ! Your Boiler will need to have passed its Boiler Health Check during the first 90 days of the policy start date or if you move address in order to make a claim
- ! For all other elements there is an initial 28 days after the policy is started when you will not be covered

##### Excess Amount Payable

- ! Every time you claim for a new problem you will need to pay a £60 excess
- ! Problems that are not related will require a separate excess payment
- ! Where physical investigation work is undertaken and the problem is not resolved, the excess payment will NOT be refunded
- ! The excess payment will be taken from a credit or debit card. The card details will need to be entered using your telephone keypad

##### Claims Limit

- ! There is no limit to the number of claims
- ! For the Boiler, there is no limit to the amount we will pay per claim providing the boiler is not beyond repair
- ! For all other claims, the limit is up to £4,000 per claim

##### Eligibility

- ! This policy covers homeowners. Flats/apartments, mobile/park homes, let or sub-let properties, dedicated business premises and council/housing association properties are not covered
- ! The boiler must be powered by natural gas. LPG, oil, electric and solid fuel boilers are not covered
- ! The boiler(s) at your property must have a total input of less than 70 KW and gas supply pipes must be 35mm or less in diameter. Dual purpose boilers, warm air heating systems, combination and thermal storage units are not covered



## Where am I covered?

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



## What are my obligations?

- You are responsible for providing HomeServe with complete and accurate information when taking out, renewing or amending a policy.
- You should ensure your contact details are kept up to date and inform HomeServe of any changes in your circumstances e.g. change of address, change to payment details, cover no longer being needed, etc.
- You must pay your premiums on time.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.

### How do I make a claim?

Call us on 0330 0247 999. Lines are open 24 hours a day , 365 days a year or visit [homeserve.co.uk/makeclaim](https://homeserve.co.uk/makeclaim).

Claims must be reported by you or a person calling on your behalf. Please call us as soon as you need to make a claim.

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

### Boiler Service

Boiler Services are 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 a standalone plan which we also sell. HomeServe will make reasonable efforts to arrange the Boiler Service. You will not be eligible for a refund if HomeServe are unable to contact you. However, you can contact them to arrange the Boiler Service within the remaining period of cover.



## When and how do I pay?

You can pay monthly or quarterly over a 12 month period by Direct Debit unless a separate method has been agreed with you.



## When does the cover start and end?

This cover will start from the date your application is processed and run for 12 months. Your cover dates are shown on your Policy Schedule.



## 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.