

Home Emergency Cover

Insurance Product Information Document

Company:
Aviva Insurance Limited

Product:
Heating, Plumbing and Electrics Plus

Registered in Scotland No. SC002116. 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, electric, security and pest 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 and Central Heating

- ✓ Repairs to your boiler, its controls and flue
- ✓ Repairs to your gas central heating system, including radiators, immersion heaters, hot water cylinders, heating system filters and expansion tanks
- ✓ Repairs to gas supply pipe, including reinstatement of any area we excavate
- ✓ All parts and Labour included for every repair
- ✓ 12 month guarantee on all repairs

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

Security

- ✓ Lost keys to your external doors
- ✓ Protecting a damaged roof
- ✓ Boarding up a broken window

Pest

- ✓ Rats or mice inside your home
- ✓ Wasps or hornets nests in your home or garden

Boiler Service

- ✓ A service to make sure your boiler's running safely

Beyond Repair

After 6 months with us in your first year (or 6 months after moving address), you're eligible for our boiler replacement benefit if your boiler is deemed to be Beyond Repair:

- ✓ If your boiler is less than 7 years old, we will supply and install a new boiler through our approved provider
- ✓ For boilers that are older than 7 years, if you pay the cost of installation through our approved provider (including labour, parts and VAT) we will supply a replacement boiler



What is not insured?

- ✗ Claims made within 28 days of your policy start date
- ✗ Pre-existing problems
- ✗ 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
- ✗ Any pest outside other than a wasp or hornets nest



Are there any restrictions on cover?

Claims Limit

- ! There is no limit to the number of claims
- For the Boiler, repairs are subject to:
- ! The parts required to complete the repair being obtainable (within 28 days)
 - ! The cost of parts required to complete the repair is less than 85% of the retail price of a new equivalent boiler
- If a repair cannot be completed due to these reasons then the boiler is deemed to be Beyond Repair
- ! For all other claims, there is a claims limit of £8,000 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 use natural gas from the mains supply (not LPG, solid fuel, electricity, or oil), and its total input capacity must be less than 70kW
- ! Back boilers, warm air heating systems, Range cookers, Potterton Powermax or Range Powermax boiler models, or boilers with integrated water storage are not covered
- ! Our engineers can only work on boilers that are safe to access



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. 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.

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

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.