

Summary of Cover - Complete Cover without heating

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a plumbing, drainage, electrical, water supply pipe or additional emergency, or a gas supply pipe leak or plumbing maintenance situation at their domestic property.

What is covered?

1. Repair/replacement to leave the external underground drain running clear covered up to £4,000 per claim (including VAT). Cover includes claims for individual drains up to the main sewer and shared drains within your property boundary.
2. The underground water supply pipe, from the stop tap in your property up to where your responsibility ends (usually at the street boundary). You are covered for up to £3,000 per claim (including VAT).
3. Emergency repairs to your internal plumbing and drains up to £2,000 per claim (including VAT)
4. The repair or replacement of faulty ball valves to remedy an escape of water from an overflow pipe, and the rewashing of dripping taps, up to £2,000 per claim (including VAT). Plumbing Maintenance repairs are available 9.00am to 5.00pm, Monday to Friday.
5. The breakdown of your domestic electrical wiring system supplying electrical power including: wall sockets, switches, bulb sockets, security lighting and fuse boxes all beyond the electricity company's supply meter, up to £2,000 per claim (including VAT) for parts, labour and call-out charges.
6. If you suffer a leak to your internal gas supply pipe, you should call the National Gas Emergency Service immediately on **0800 111 999**. Once the National Gas Emergency Service have attended and isolated the leak, you should call the 24 Hour Claims Number on your Policy Summary. You will be covered for up to £3,000 per claim (including VAT) for an approved Gas Safe registered engineer* to repair or replace the damaged section of internal gas supply pipe. This applies to the internal gas supply pipe from the outlet of your gas supply meter to the isolation valve of any gas appliance.
7. Additional Emergency Cover - roofing, internal pest infestations and security emergencies up to £2,000 per claim (including VAT).

There is no limit to the number of claims you can make under any section of this policy.

What is not covered?

Existing problems • central heating breakdowns • repair/replacement of sanitary ware and radiators • guttering, rainwater downpipes and soakaways • shared drains outside your property boundary, swimming pools, ponds, fountains or any other decorative features or pipes leading to them • the repair of portable appliances and portable or fixed heating • any item not forming part of your gas supply pipe • loss or damage arising as a result of disconnection, interruption or contamination from the mains services • domestic appliances • external pest infestations • keys and locks for outbuildings.

What limited cover does my local water company provide?

Your local water company may provide a one-off repair service to your external underground water supply pipe, please contact them direct for details.

What is defined as an emergency?

An emergency is sudden and unforeseen damage to your plumbing, drains, wires or water supply pipe which immediately a) exposes a risk to your health; b) creates a risk of loss or damage to the property; or c) makes the building uninhabitable. An uncontrollable internal plumbing emergency is where you can't temporarily stop the incident from causing further immediate internal damage (i.e. by turning the water off or not using the facilities).

Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a flat, mobile home, bedsit, in multiple occupancy or is used for commercial purposes, in which case the property can't be covered. Council or Housing Association tenants will not need this service.

When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, in the first year of your policy there is an initial period of 14 days during which you will not be covered for any new elements of the policy, giving you 11 and a half months' cover in your first year on the new elements of your cover.

Who provides Complete Cover excluding heating?

The insurance policy is provided and underwritten by Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom office, registered number FC008998. It is arranged and administered for you by Homeserve Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with Homeserve Membership Ltd to arrange and administer the policy on behalf of the insurer, for which the cost to you is £51.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £252.00 is unaffected by these arrangements. References to 'Complete Cover excluding heating' or 'Cover' in all documents include the services within both contracts.

Can I spread the cost of cover?

If you pay by Direct Debit you can pay quarterly or monthly. Quarterly payers will pay 4 instalments of £63.00. Monthly payers will pay 12 instalments of £21.00. Payment by any other method will be one annual payment.

What happens next year?

If you choose to pay by Direct Debit or credit/debit card, excluding Maestro, your policy will automatically renew. You will receive your new policy documentation in advance of renewal to give you time to consider whether the cover is still right for you. If you make any claim on the policy this may affect your future premium.

What if I am not satisfied?

If the insurance policy does not provide the cover you need, you should return your Policy Summary to Freepost RLYC-LXAL-GEEH, Customer Admin Department, Homeserve, Cable Drive, Walsall, WS2 7BN, within 28 days of the start of the period of insurance or within 28 days of the day you receive the policy documents, whichever is the later.

Any premium paid will be refunded in full, providing no claim has been made. If you cancel after this 28 day period (which includes the statutory 14 day cancellation period), your policy will cease and you will not receive a refund of any premium paid.

For full Terms and Conditions please call Homeserve FREE on 0800 783 0951.

* Please note: as of 01 April 2009, Gas Safe Register replaced CORGI gas registration. Gas Safe Register is now the official stamp of gas safety in Britain.

Information correct at time of publication (11/08).