

Summary of Cover - Pest Contamination Cover

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a pest contamination at their domestic property.

What is covered?

Professional extermination and control of rats or mice in your home, its cellars and adjoining outbuildings. Also the removal of wasp or hornet nests from around your house or garden. Cover provides unlimited claims per year up to £300 per claim for call out, repeat visits, materials, pesticides, bait boxes (inc VAT).

What is not covered?

Insects or creatures other than black or brown rats, house mice, field mice, hornets and wasps. Pre-existing infestations. Wasp and hornet swarms. Bees are not covered. Consequential damage as a result of pests.

Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a flat, mobile home, bedsit, in multiple occupancy, is used for commercial purposes, has a thatched roof, or has more than 5 bedrooms, in which case the property can't be covered. Council and 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, there is an initial period of 14 days where you will not be covered, giving you 11 and a half months' cover in your first year.

What is defined as an emergency?

An emergency is sudden and unforeseen pest contamination, 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.

Who provides Pest Contamination Cover?

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 £11.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £41.99 is unaffected by these arrangements. References to 'Pest Contamination Cover' 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 1 instalment of £10.52 and 3 instalments of £10.49. Monthly payers will pay 1 instalment of £3.60 and 11 instalments of £3.49. 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 cover 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.

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