

Summary of Cover - Shower Breakdown Cover

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

What is covered?

Mechanical or electrical breakdown of your shower unit (including electric, mixer, thermostatic and power showers which supply water by a single shower head) or the electrical wiring to it, up to £500 per claim. There is no limit to the number of claims you can make.

What is not covered?

Rust or limescale damage, cosmetic damage, routine maintenance or cleaning, sprayheads, hoses and wall fittings. The restoration of floors and tiling following a repair or replacement.

Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a 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, 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.

Who provides Shower Breakdown 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 £5.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £47.88 is unaffected by these arrangements. References to 'Shower Breakdown 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 4 instalments of £11.97. Monthly payers will pay 12 instalments of £3.99. 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 fourteen 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).