

Summary of Cover - Water Supply Pipe Cover

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a water supply pipe emergency at their domestic property.

What is covered?

The underground water supply pipe, from the stop tap in your property up to where your responsibility ends. You are covered for up to £3,000 per claim (including VAT), with up to two claims per year.

What is not covered?

The plumbing and drains within your home and external drains aren't covered, as well as swimming pools, ponds, fountains or any other decorative features or pipes leading up to them.

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 defined as sudden and unforeseen damage to the water supply pipe which immediately: a) exposes a risk to your health; or b) creates a risk of loss or damage to the property; or c) makes the building uninhabitable.

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, 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 Water Supply Pipe 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 £2.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £11.88 is unaffected by these arrangements. References to 'Water Supply Pipe 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. Quarterly payers will pay 4 instalments of £2.97. Monthly payers will pay 12 instalments of £0.99. 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 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.

Information correct at time of publication (07/09).