

# Home Emergency Cover

## Insurance Product Information Document

**Company:**  
Aviva Insurance Limited

**Product:**  
Plumbing and Electrics

Registered in Scotland No. 2116. 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 plumbing, drainage and electrics problems at the property. Cover is arranged and administered by HomeServe on our behalf. You may need to review the cover periodically to ensure it remains adequate for your needs.



### What is insured?

#### 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



### What is not insured?

#### Main exclusions

- ✗ Guttering
- ✗ Soakaways
- ✗ Mixer and digital showers
- ✗ Shared drains or drains or pipes you're not responsible for
- ✗ A boiler breakdown that leaves you without heating and/or hot water
- ✗ Household appliances



### Are there any restrictions on cover?

#### When can I claim?

- ! There is an initial exclusion period of 28 days when you will not be covered.

For more information, refer to your schedule section in your documents

#### Properties that aren't covered

- ! Flats or Apartments
- ! Mobile homes or Park homes
- ! Dedicated business premises
- ! Let and sub-let properties
- ! Council and housing association

#### Claims Limit

- ! There is no limit to the number of claims with up to £4,000 per claim

**For more information see your Terms & Conditions**



## Where am I covered?

- ✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).



## What are my obligations?

### How do I make a claim?

Call 0330 0247 999. Lines are open 24/7, 365 days a year.

### Excess Amount Payable

£30 per claim, a separate excess payment is required for each claim you make.

You are responsible for informing HomeServe of a change in your circumstances such as, a change of address, change to payment details, cover no longer being needed, etc.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

You must pay your premiums on time.



## When and how do I pay?

Payments for your premium can only be paid by Direct Debit.

You can pay monthly or quarterly over a 12 month period.

All Direct Debits are protected by a guarantee and you have the right to cancel your Direct Debit at any time.



## When does the cover start and end?

This cover will run for 12 months from the date your application is processed.

When paying by Direct Debit, your cover will automatically renew. We will write to you before renewal telling you the premium and you can contact HomeServe if you do not wish to renew.



## 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.