

# Summary of Cover

## HomeServe Cover7 with excess

This policy provides assistance for homeowners who require insurance cover in the event of certain domestic emergencies and other incidents.

A summary of the main benefits and exclusions under the policy is set out below. For a full description of the cover provided, please see the policy terms and conditions.

Examples of what is covered	Examples of what is not covered
<b>Water Supply Pipe</b> ✓ Repair or replacement of a leaking or blocked water supply pipe ✓ Up to £4,000 per claim, no limit to the number of claims	× Costs of water lost during a leak × Sections of the water supply pipe for which you do not have responsibility × More than your fair share of the costs of a repair to a water supply pipe which is shared
<b>Internal Plumbing &amp; Drainage</b> ✓ Repairs to your internal plumbing and/or drainage including where there is a total loss of water to your property or loss of water to your kitchen taps, blocked drainage, leaks or loss of toilet facilities in your property ✓ Up to £4,000 per claim, no limit to the number of claims	× Showers, domestic appliances and sanitary ware (e.g. basins) × replacement of water tanks/radiators, thermostatic radiator valves and hot water cylinders × a leaking central heating radiator, where you are able to turn off the radiator and stop the leak × Smells and noises from pipework or drains
<b>External Drainage</b> ✓ Leaks or blockages to your external drainage pipes, to leave your drain running clear ✓ Up to £4,000 per claim, no limit to the number of claims	× Drains (sewers) for which you do not have responsibility (including any outside your property boundary) or beneath or inside any building × Additional repair work following resolution of the immediate problem, for example to prevent the problem happening again × external guttering, rainwater downpipes and soakaways
<b>Plumbing Maintenance</b> ✓ Repair of dripping or seized taps and escapes of water from toilets or tank overflows ✓ Up to £4,000 per claim, no limit to the number of claims	× Noisy or vibrating taps/pipes/toilets × Costs of water lost during a leak
<b>Electrical Emergency &amp; Breakdown</b> ✓ An emergency caused by, or breakdown of, the domestic electrical wiring supply system and its components (switches, sockets, fuse box) ✓ Up to £4,000 per claim, no limit to the number of claims	× All non-permanent wiring/electrics, e.g. kettles, fairy lights or any other appliances with plugs × Shower unit or immersion heater unit
<b>Security, Roofing &amp; Pest</b> ✓ Rats/mice infestation inside the home and wasps/hornets within the home or garden ✓ Protecting your home following damage to your roof, windows or external doors ✓ Replacing lost keys and repairing broken locks for doors which secure your home ✓ Up to £4,000 per claim, no limit to the number of claims	× Any pest other than rats, mice, wasps and hornets × Loss of keys for outbuildings, garages, greenhouses and sheds × Doors or windows that do not secure the property × Replacement of garage doors or replacement/repair of the electrical unit powering a garage door
<b>Internal Gas Supply Pipe</b> ✓ Leaking internal gas supply pipe ✓ Up to £4,000 per claim, no limit to the number of claims <b>If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999</b>	× External gas supply pipe × Any gas appliance connected to your gas supply pipe × Any pipe that is not within your property
<b>Excess Amount Payable</b> You will have to pay the first <b>£50</b> of any claim. We can only accept payment using the following cards: MasterCard, Solo, Switch Maestro, Visa or Visa Delta. A separate excess payment is required for each area of policy coverage affected by a claim, whether for a single incident which requires you to claim under more than one area of policy coverage or for each new unrelated claim you make. Please see the policy terms and conditions for further details.	

### What cover does my local water company already provide for customers?

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

### Do you already have cover elsewhere?

Homeowners are advised to check if their existing home insurance provides cover, expert assistance and repairs in the event of the domestic emergencies and incidents covered by this policy.

**Who is eligible to apply?**

This policy is for homeowners only. Retail, commercial and other premises used for business are not eligible for this cover, and council and housing association tenants will not need this service. The property must be your permanent home and owned and solely occupied by you and your family as a private residence with no business use. Flats, maisonettes, mobile homes, bedsits, sub-divided homes and let and sub-let properties are not covered.

**When will I be covered?**

For new policyholders, 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 exclusion period of 14 days where you will not be covered, giving you 11 and a half months' cover in your first year. For existing policyholders, who are renewing a policy, there is no exclusion period, so long as you renew within 60 days of your expiry date.

**Who provides this policy?**

This policy is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. IPA is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which has a branch office in the UK regulated by the Financial Services Authority (FSA) (FSA register number 202664). IPA's registered address in the UK is The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR (Company number FC008998). It is arranged for you by HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with HomeServe Membership Ltd who has arranged for you to enter into the policy, and a separate contract with Inter Partner Assistance SA for the policy itself. The total price you pay is unaffected by these arrangements.

**What happens next year?**

If you choose to pay by Direct Debit or credit/debit card, excluding Maestro payments, you will receive your new policy documentation in advance of renewal to give you time to reconsider whether the cover is still right for you. If you are happy for your policy to continue it will automatically renew. If you have any queries or do not wish to continue with cover, simply contact HomeServe. If you choose any other method of payment, you will be sent an invitation to renew prior to your renewal date. Prices may increase in subsequent years. If you make any claim on your policy this may affect your future premiums.

**How can this policy be cancelled?**

If this policy does not provide the cover you need, or you wish to cancel for any other reason, you may cancel your policy by writing to us at the address shown on your policy schedule or contacting us on the customer services number shown on your policy schedule. The date that your policy will be cancelled and the amount of premium that will be due to us or from you will depend on whether (1) you have cancelled within the cancellation period for your policy as shown on your policy schedule; (2) you have made a claim; (3) you pay for your premium monthly, quarterly or annually. Please note that if you have made a claim, your premium will not be refunded in the case of annual payments and in the case of quarterly payments you must continue to make your premium payments for the remainder of the term of your policy. If you pay monthly and have made a claim your policy will be cancelled immediately and we will retain your last monthly premium payment. You will not be required to make any further payments of premium.

Please see the policy terms and conditions for further details of the cancellation terms including whether any premium will be due to us or from you.

**Please read the Terms and Conditions for further information.**

To make a claim or ask any questions please call **HomeServe FREE on 0800 24 7 999**. Please quote your policy number, which can be found on your policy schedule.

Any claim limit referred to in this document and in the policy documentation includes the cost of call-out, labour, materials and VAT, as applicable.