

## Summary of Cover

This policy meets the needs of homeowners requiring assistance in the event of a problem at their property with their water supply pipe, plumbing, drainage, electrical wiring, security and locks, roofing, pest infestations, internal gas supply pipe or central heating.

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	× Costs of water lost during a leak × Sections of the water supply pipe for which you do not have responsibility for
<b>Plumbing &amp; Drainage</b> ✓ Repairs of leaks and blockages within your plumbing and drainage system on your property ✓ Repairs to dripping or seized taps and escapes of water from toilets or tank overflows ✓ Clearing blocked drains	× Showers, domestic appliances, immersion heaters and sanitary ware × Drains for which you do not have responsibility for × External guttering, rainwater downpipes and soakaways
<b>Electrical Emergency &amp; Breakdown</b> ✓ A breakdown in the permanent domestic electrical wiring, including switches, sockets and the fusebox	× All non-permanent wiring/electrics (for example, kettles, washing machines or any other appliances with plugs) × Electrical Shower or immersion heater unit
<b>Security, Roofing &amp; Pest</b> ✓ Rats and mice infestation inside the home and wasps/hornets within the home or garden ✓ Protecting your home following damage to your roof. Boarding up broken windows or external doors ✓ Replacing lost keys and repairing broken locks for doors which secure your home	× Rats in the garden and any other pest not listed as covered × Internal doors and windows/doors which can still be closed and secured
<b>Internal Gas Supply Pipe</b> ✓ A leaking internal gas supply pipe from your gas meter up to any appliance  <b>If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999</b>	× Appliances connected to the gas supply (such as cookers or fires)
<b>Gas Central Heating Breakdown</b> ✓ Repairing a leak within or a breakdown of a natural gas fired central heating boiler and its associated pipework  <b>If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999</b>	× Boilers which have been declared beyond economical repair or where parts are found to be obsolete × Systems specifically stated to be not covered, including; LPG systems, unvented cylinders, fan heating, under floor heating, warm air heating
<b>Claims limit</b> There is no limit to the number of claims, and up to £4,000 per claim, except for Gas Central Heating, where the claim value limit is up to the point the boiler is beyond economical repair (BER). If the boiler is BER and the boiler is under 7 years of age, we will replace it, but if it is over 7 years of age then a £200 payment will be made towards its replacement	
<b>Annual Boiler Service</b> Your policy includes provision for an annual gas boiler service. This is not an element of insurance and therefore is not part of the contract of insurance, underwritten by the underwriter and is not regulated by the FCA. This also means that if you have any complaint relating to this service, you will not have the right to refer the complaint to the Financial Ombudsman Service. We will contact you to arrange for an engineer to service the gas fired boiler to statutory requirements, manufacturer's recommendations and relevant codes of practice. Boiler services are normally undertaken Monday to Friday, 9am to 5pm, between April and September.	
<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, Switch Maestro, Visa or Visa Delta. A separate excess payment is required for each claim you make. Please see the policy terms and conditions for further details.	

Claims limits include the cost of labour, materials and VAT as applicable.

### 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.

**What service 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 so you can decide whether you need this product.

**Do I already have cover elsewhere?**

Homeowners should check if their existing home insurance or other policies provide cover, expert assistance and repairs in the event of the domestic emergencies and incidents covered by this policy so you are not paying for cover you do not need.

**Who provides this policy?**

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA's Financial Services Register Number is 202664. IPA's registered UK address is The Quadrangle, 106 - 118 Station Road, Redhill, Surrey, RH1 1PR (registered company number FC008998). This policy is sold, arranged and administered by HomeServe, which is a trading name of HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (registered in England company no. 2770612) which is authorised and regulated by the Financial Conduct Authority (FCA) for insurance mediation activity under Financial Services Register number 312518. The regulatory status of IPA and HomeServe can be checked by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (call rates may vary).

**When will I be covered?**

For new policy holders, your policy starts the day your application is processed. To prevent claims on existing problems and to keep premiums low, there is an initial exclusion period of 14 days when you will not be covered, giving you 11 and a half months' cover in your first year. For existing policy holders, if you decide to renew your policy before the date of expiry, there will be no exclusion period at renewal.

**How can this policy be cancelled?**

The cancellation period is 28 days after your policy start date which is inclusive of your 14 day statutory cancellation period. For further details of the cancellation terms, please see the policy terms and conditions.

**What happens at the end of the policy period?**

Your premium may increase at renewal. In addition, if you make any claim on your policy this may affect your future premiums. 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 pay by Direct Debit or credit/debit card, excluding Maestro payments, your cover will automatically renew on the terms in your new policy documents unless you tell HomeServe you do not wish to renew. If you choose any other method of payment you will be sent an invitation to renew prior to your renewal date which will explain how you can renew.

**Please read the policy terms and conditions for further information.**