

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 or internal gas supply pipe.

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
Water Supply Pipe ✓ 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
Plumbing & Drainage ✓ 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 × No hot water due to a breakdown of a water heater, a boiler or a central heating component
Electrical Emergency & Breakdown ✓ 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
Security, Roofing & Pest ✓ 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
Internal Gas Supply Pipe ✓ A leaking internal gas supply pipe from your gas meter up to any appliance If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999	× Appliances connected to the gas supply (such as cookers or fires)
Claims limit There is no limit to the number of claims, and up to £4,000 per claim.	
Excess Amount Payable You will have to pay the first £50 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 provided by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised in Belgium by l'Autorité des Services et Marchés Financiers and has a UK branch office regulated by the Financial Services Authority (FSA) (FSA register number 202664). IPA's registered UK address is The Quadrangle, 106 - 118 Station Road, Redhill, Surrey, RH1 1PR, registered company number FC008998. It is arranged and administered by HomeServe, which is a trading name of HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612) which is authorised and regulated by the FSA (FSA registered number 312518) for advising on and arranging general insurance products. The regulatory status of IPA and HomeServe can be checked by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234 (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.