

HomeServe Cover7

Summary:

This policy meets the needs of homeowners requiring assistance in the event of certain problems with the water supply pipe, plumbing, drainage, electrical wiring, security, roofing, pests, and internal gas supply pipe at their property. You may need to review the cover periodically to ensure it remains adequate for your needs.

The policy is underwritten by Aviva Insurance Limited and will run for 12 months, as shown in your Policy Schedule.

Type of Cover:

The cover you have chosen is HomeServe Cover7. This Policy Summary does not contain the full terms of your policy, for a full description of the cover provided; please see the policy Terms & Conditions.

Significant Features and Benefits:

The main benefits and exclusions under the policy are set out below.

Significant features and benefits	Relevant section in Terms & Conditions	Significant or unusual exclusions or limitations	Relevant section in Terms & Conditions
Water Supply Pipe ✓ Repair or replacement of a leaking or blocked water supply pipe	What is covered?	× Household appliances	What isn't covered?
Plumbing and 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	What is covered?	× Showers	What isn't covered?
		× Any pest outside other than a wasp/hornet nest	What isn't covered?
		× Guttering	What isn't covered?
Electricity Emergency & Breakdown ✓ A breakdown in the permanent domestic electrical wiring, including switches, sockets and the fusebox	What is covered?	× Soakaways	What isn't covered?
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	What is covered?	× Loss of heating and/or hot water	What isn't covered?
		× Chimney repairs	What isn't covered?
		× Detached garage roof	What isn't covered?
Internal Gas Supply Pipe ✓ A leaking internal gas supply pipe from your gas meter up to any appliance	What is covered?	× The gas pipe leading in to your meter	What isn't covered?

Claims limit

Up to £4,000 per claim with no limit to the number of claims. The claims limit includes the cost of labour, materials and VAT as applicable.

Exclusion period

There is no exclusion period; therefore you are covered straight away.

Who is eligible for the policy?

This policy is for homeowners only. The property, the subject of this insurance must be inhabited by an Employee. The property, the subject of this insurance must be inhabited by an Employee. 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 policy holders, your policy starts the day your application is processed.

Making a claim

If an incident occurs at your property, which is covered by your policy, please call 0800 247 999 and we will arrange for the incident to be dealt with in accordance with the terms and conditions of your policy. Lines are open 24/7, 365 days a year.

Cancellation rights

The cancellation period is 28 days after your policy start date which is inclusive of your 14 day statutory cancellation period. Where an individual is no longer an Employee, we reserve the right to cancel this policy upon termination of the employment. For further details of the cancellation terms, please see the policy Terms & Conditions.

HomeServe may cancel this policy by giving you at least 7 days' notice in writing to the last address provided to us if you are seriously in breach of the terms of your policy. Examples of a serious breach include: if you submit a fraudulent claim or if you use threatening or abusive behaviour towards our engineers or staff. If we cancel the policy, we will refund the premium paid for the rest of the current period of cover, unless a claim has been made. We can refuse to renew any individual policy. For the full description of the cancellation rights, please see the policy Terms & 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.

Complaints procedure

If you have a complaint, please phone 0800 247 999 or write to HomeServe at Freepost RLYC-LXAL-GEEH, Customer Relations Department, HomeServe, Cable Drive, Walsall, WS2 7BN in the first instance. Every effort will be made to resolve your complaint to your satisfaction. If your complaint relates to the insurance cover provided under this policy and it is not resolved to your satisfaction, then you may have the right to refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Both the underwriter of this policy and HomeServe are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we or the underwriter are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. If entitled to compensation you would be covered for 90% of the claim, without any upper limit. Further information about the scheme arrangement is available from FSCS.

Details about our Regulator

This policy is underwritten by Aviva Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 202153. Aviva Insurance Limited is registered in Scotland, company no. 2116 and the registered address is Pitheavlis, Perth, PH2 0NH.

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 firm reference number 312518. The regulatory status of Aviva Insurance Limited and HomeServe can be checked by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.