

Apartments & Flats 4*

Summary:

This policy meets the needs of homeowners requiring assistance in the event of a problem at their property with their plumbing, drainage, plumbing maintenance, electrical wiring, security and locks or electrical heating problem. 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 Apartments & Flats 4*. 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
Internal Plumbing & Drainage ✓ Repairs to your internal plumbing and/or internal drainage including where there is a total loss of water to your property or loss of water to your kitchen taps, blocked internal drainage, leaks, or loss of toilet facilities in your property	What is covered?	Internal Plumbing & Drainage × Showers and sanitary ware (e.g. basins) × Smells and noises from pipe work or drains × Incidents related to pipe work damage in communal or service duct areas	What isn't covered?
Plumbing Maintenance ✓ Repair of dripping or seized taps and escapes of water from toilets or tank overflows	What is covered?	Plumbing Maintenance × Noisy or vibrating taps/pipes/toilets × Costs of water lost during a leak	What isn't covered?
Electrical Emergency & Breakdown ✓ An emergency caused by, or breakdown of, the domestic electrical wiring supply system and its components (switches, sockets, fuse box)	What is covered?	Electrical Emergency & Breakdown × The re-setting of circuit breakers where it is not associated with permanent repair work and where it can be reset by you × All non-permanent wiring/electrics, e.g. kettles, fairy lights or any other appliances with plugs	What is covered?
Security ✓ Boarding up broken glazing in order to make your property secure ✓ Making your property secure in the event of loss of keys for external doors	What is covered?	Security × Doors or windows that do not secure the property including the main entry door to the flat or apartment block × Loss of keys if your property is secure and not vulnerable to intruders × Replacement of garage doors or replacement/repair of the electrical unit powering a garage door	What is covered?
Electrical Heating Breakdown ✓ In the event of a breakdown, we will repair or replace the heater ✓ If a heater is beyond economical repair, we will replace it	What is covered?	Electrical Heating Breakdown × Any repair to a heater which is beyond economical repair (if the cost of parts inc VAT, is more than 85% of the retail price of the boiler) × Portable and fixed heating not permanently wired in, energy management systems, warm air heating systems, Electrotech and Smarheat systems, wet systems and under floor heating	What is covered?

Claims limit

You can claim up to £6,000 per claim with up to 10 claims per policy period across the whole policy. 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 and is only applicable to apartments and flats. 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. Houses, 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; you would then be able to make a claim following the exclusion period.

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 & Conditions of your policy. Lines are open 24/7, 365 days a year.

Cancellation rights

If you find that this cover does not meet your needs, please contact us on 0800 247 999 within 28 days of the policy start date which is inclusive of your 14 day statutory cancellation period and we will cancel this policy. You will receive a refund of your premium as long as you have not made any claims. If you cancel after this 28 day period please refer to your Policy Documents for the Terms & Conditions that apply.

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.