

Summary of Cover

Apartments & Flats 2*

This policy meets the needs of homeowners requiring assistance in the event of a problem at their property with their plumbing, drainage or plumbing maintenance.

A summary of the main benefits and exclusions under the policy is set out below. **For a full description of what is and what is not covered, please see the policy terms and conditions.**

Examples of what is covered	Examples of what is not covered
<p>Internal Plumbing & Drainage</p> <ul style="list-style-type: none">✓ 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✓ Up to £2,000 per claim, up to 4 claims per policy period up to a maximum of 4 claims across the whole policy per policy period	<ul style="list-style-type: none">× Showers and sanitary ware (e.g. basins)× Smells and noises from pipework or drains× Incidents related to pipework damage in communal or service duct areas
<p>Plumbing Maintenance</p> <ul style="list-style-type: none">✓ Repair of dripping or seized taps and escapes of water from toilets or tank overflows✓ Up to £2,000 per claim, up to 4 claims per policy period up to a maximum of 4 claims across the whole policy per policy period	<ul style="list-style-type: none">× Noisy or vibrating taps/pipes/toilets× Costs of water lost during a leak

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

Who is eligible to apply?

This policy is for homeowners only and is only applicable to apartments and flats. 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.

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 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.