

**Plumbing Cover for Flats**

**Summary:**

This policy meets the needs of homeowners requiring assistance in the event of certain internal plumbing and drainage problems at their property. You may need to review the cover periodically to ensure it remains adequate for your needs.

The policy is underwritten by Inter Partner Assistance SA which is fully owned by the AXA Assistance Group and will run for 12 months, as shown in your Policy Schedule.

**Type of Cover:**

The cover you have chosen is Plumbing Cover for Flats. 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 and 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 and Conditions	Significant or unusual exclusions or limitations	Relevant section in Terms and Conditions
✓ Repairs of leaks and blockages within your internal plumbing and drainage system on your property	What is covered?	× Loss of heating and/or hot water	What isn't covered?
✓ Repairs to dripping or seized taps	What is covered?	× Showers	What isn't covered?
✓ Repair a non flushing toilet	What is covered?	× External drains	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**

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.

**Who is eligible for the policy?**

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.

**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 and 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 and 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 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.

**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 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 HomeServe 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).