

# Home Emergency Cover

## Insurance Product Information Document

**Company:**  
Aviva Insurance Limited

**Product:**  
Plumbing and Heating

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This document does not contain the full terms of cover; please see your schedule and Terms & Conditions for a full description.

### What is this type of insurance?

This product provides assistance in the event of certain plumbing, drainage and gas central heating problems at the property. Cover is arranged and administered by HomeServe on our behalf. You may need to review the cover periodically to ensure it remains adequate for your needs.



### What is insured?

#### Plumbing and Drainage

- ✓ Leaking pipes within your home
- ✓ Blocked drains
- ✓ Blockages to sinks and toilets
- ✓ Leaks or blockages to your water supply pipe

#### Boiler

- ✓ No heating or hot water due to a boiler breakdown
- ✓ Repairing the boiler controls and components

#### Heating System

- ✓ Repairing a leak within your central heating system
- ✓ A leaking gas supply pipe

#### Gas Boiler Service

#### Beyond Economical Repair (BER)

In the first year of purchasing Gas Boiler cover, or if you move home, after 6 months of cover:

- ✓ If the boiler is BER and the boiler is under 7 years of age, we will replace it
- ✓ If the boiler is over 7 years of age, we will source, replace and install a new boiler, but you will be required to pay for the installation costs



### What is not insured?

#### Main exclusions

- ✗ Guttering
- ✗ Soakaways
- ✗ Shared drains or drains or pipes you're not responsible for
- ✗ Showers
- ✗ Taps
- ✗ The gas pipe leading into your meter

(After you have held plumbing and drainage for more than 2 years, taps will be removed from the exclusions)



### Are there any restrictions on cover?

#### When can I claim?

! With the exception of boiler claims, there is an exclusion period of 28 days when you will not be covered.

#### Boiler Health Check

! For the boiler product, in order for us to complete a boiler claim, your boiler needs to have passed its Boiler Health Check. This applies when you purchase boiler cover or if you move address. For more information, refer to the agreement schedule section in your document.

#### Properties that aren't covered

- ! Mobile homes or Park homes
- ! Dedicated business premises
- ! Let and sub-let properties
- ! Council and housing association

#### Heating Systems that aren't covered

- ! Dual purpose boilers
- ! Warm air heating system
- ! Combination and thermal storage units
- ! LPG, oil, electric or solid fuel powered boilers

For more information see your Terms & Conditions



## Are there any restrictions on cover?

### Claims Limits

- ! Plumbing and Drainage
- ! Boiler
- ! Heating System

### Number of Claims

Up to 3  
Unlimited  
Unlimited

### Claims Limit

£4,000.00  
Unlimited (providing the boiler is not BER)  
£4,000.00



## Where am I covered?

- ✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).



## What are my obligations?

### How do I make a claim?

Any claims must be notified promptly. In the event of a claim, please call 0330 0247 999. Lines are open 24/7, 365 days a year.

### Excess Amount Payable

If you choose to pay an excess, you will need to pay this for each claim.

### Boiler Health Check and Gas Boiler Service

You are required to have a Boiler Health Check completed when you purchase boiler cover, or if you move address. We will make reasonable efforts to arrange the Boiler Health Check. If the Boiler Health Check is not booked or completed within 90 days of purchasing boiler cover/moving address, we will amend the level of cover to remove the boiler product.

The Boiler Service is not regulated by the Financial Conduct Authority. The cost of the Boiler Service is the same whether it is included in this agreement or held as a standalone plan which we also sell. We will make reasonable efforts to arrange the Boiler Service. You will not be eligible for a refund of the Boiler Service if we are unable to contact you. However, you can contact us to arrange the Boiler Service within the remaining period of cover.

### If you suffer a gas leak, you should call the National Gas Emergency Service immediately on 0800 111 999.

You are responsible for informing HomeServe of a change in your circumstances such as, a change of address, change to payment details, cover no longer being needed, etc.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your agreement. You must pay your premiums on time.



## When and how do I pay?

Payments for your premium can only be paid by Direct Debit. You can pay monthly or quarterly over a 12 month period.



## When does the cover start and end?

This agreement is an annual contract and will run for 12 months from the date your application is processed.

When paying by Direct Debit, your cover will automatically renew. We will write to you before renewal telling you the premium and you can contact HomeServe if you do not wish to renew.



## How do I cancel the contract?

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0330 0247 999. There is a cancellation period which begins from the start of your agreement and is shown on your Agreement Schedule ("The Cancellation Period") If you cancel in the Cancellation Period and have not made a claim you will receive a full refund. If you have made a claim, you will receive a refund less an amount for the number of days which you have been on cover. If you cancel after the Cancellation Period and have not made a claim you will receive a refund less an amount for the number of days you have been on cover. If you have made a claim you will be required to pay any remaining payments due for the term of the agreement.