

# Home Emergency

## Insurance Product Information Document

Company: Ageas      Product: Home Emergency

Ageas is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

### What is this type of insurance?

This policy offers advice and assistance in the event of an emergency to essential services within the home.



#### What is Insured?

- ✓ This insurance provides up to £500 inc VAT for callout and temporary repair charges for the following circumstances:
  - Bursting or sudden leakage of water pipes within your home
  - Failure of your domestic hot water heating system
  - Complete failure of the only accessible toilet in the home
  - Complete failure of electricity or gas supply
  - Complete failure of your boiler or central heating system
  - Removal of wasp nests, mice or rats from within the home
  - Damaged or broken external locks, doors and windows
- ✓ Overnight accommodation, up to £250 inc VAT, if your home is unfit to live in due to an emergency



#### What is not Insured?

- ✗ Any loss or damage that occurred before this policy started
- ✗ General wear and tear
- ✗ Any repair or costs due to you not carrying out remedial work or a permanent repair which leads to repetitive situations leading to emergencies, breakdowns or failures.
- ✗ Any claim that exceeds £500. If the cost of repairs exceeds £500 we will advise you of the cost and will only proceed if you agree to pay the amount above £500.



#### Are there any restrictions on cover?

- ! Any emergency that happens either before the policy started or within 14 days of the first purchase of the policy
- ! Any failure of your boiler which is less than 12 months old, or is covered by a manufacturer's or fitter's guarantee.
- ! No cover is provided if your home has been unoccupied for more than 60 days



#### Where am I covered?

- ✓ UK and the Isle of Man



#### What are my obligations?

- When you become aware of a possible claim under this policy, you must notify us immediately.
- The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.
- You must take all reasonable steps to protect your home and prevent loss and damage and to maintain your home in sound condition and good repair.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



#### When and how do I pay?

- Annually by credit/debit card; or
- Monthly by instalments



## When does the cover start and end?

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.



## How do I cancel the contract?

You can cancel your policy by calling 0345 165 0900 or by writing to Ageas, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing [home@ageas.co.uk](mailto:home@ageas.co.uk).

### Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund

### Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered