

key facts®

Personal Home Emergency Protect

Policy Summary

INTRODUCTION

This policy summary does not contain the full terms and conditions of cover. Full terms and conditions can be found in the policy document.

This insurance is not an equipment maintenance contract, household building or contents policy. It complements your household insurance policies, providing services and benefits which are not usually available under such policies.

INSURER

This policy is offered by CoverCloud Insurance. CoverCloud Insurance is a trading style of Acumen Insurance Services Limited, an appointed representative of Maintenance Assist Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) Register number 516611.

This policy is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Your Policy is arranged by Business & Domestic Insurance Services, a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Address: Warranty House, Savile Street East, Don Valley, Sheffield S4 7UQ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register/ or by contacting them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

WHAT IS COVERED

In the event of an emergency occurring in your home, we will:

- a) Advise you on what action to take to protect yourself and your home;
- b) Send one of our authorised service agents/contractors to your home or arrange a convenient time for an authorised service agent/contractor to attend and
- c) Cover the cost of providing emergency assistance detailed under the "What we will pay" section of your Policy

This cover is only provided if the emergency happens during the period of cover and it is caused by one or more of the following:

Electricity supply - Complete failure or breakdown of the electricity supply system within your home.

Primary heating system - Complete failure or breakdown of either the heating and/or hot-water supply

provided by the primary heating system.

Plumbing and drainage - Failure of, or damage to the plumbing or drainage system which result in water damage inside your home

Uninhabitable accommodation cover - If no-one can live in your home as a result of an emergency, the helpline will pay all your reasonable costs in getting basic accommodation for one night, as long as the helpline approves it beforehand.

Security and glazing - Failure of, or damage not caused by you to, outside locks, doors or windows which means that your home is no longer secure.

Vermin - If you need to remove rats, mice, cockroaches, and wasps or bees nests from your home (this does not apply to animals and insects already in your home before you took out cover).

Roof - Damage to the roof of your home caused by storm or fallen trees or branches.

We will pay at our discretion up to the amount detailed on your policy certificate (including VAT) towards labour costs (including call out charges, materials and parts required to affect an emergency repair in your home) on any one occasion. We will not pay for more than one call out arising from the same cause.

WHAT IS NOT COVERED

1. Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
2. Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
3. Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor's guarantees or warranties or insured parts covered through non compliance with the manufacturer's operating instructions.
4. Any inherent or recurring manufacturer's design fault or defect.
5. Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
6. Any costs incurred due to boiler or system noise and/or where no fault is found.
7. Any intermittent faults.
8. No claim will be paid if it results from any of the following:
 - Damage or failure outside the boundary of the home.
 - Deliberate disconnection, withholding, or interruption of mains services to the home.
 - Loss or damage resulting from a wilful act.
 - Any costs arising as a result of failure to service the boiler/system or in accordance with the manufacturer's instructions.
 - Damage resulting from lack of proper maintenance/incorrect installation.
 - Shared pipe work leading to or from other properties.
9. Costs that have not first been notified through the correct helpline and carried out by the authorised

service agent/contractor.

10. Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
11. Any claim or event where the property/home has remained unoccupied for more than 30 days.
12. Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
13. Claims arising as a result of wear and tear,
14. Boilers which exceed the age limit of the policy.
15. Accidental damage to glass or replacement glass.

HOW TO CLAIM

REQUESTING ASSISTANCE

First check the circumstances are covered within the terms of this policy and under the product **you** have purchased. Having done this telephone **us** stating **your** Policy Number, on:

0344 573 7912

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON: 0800 111 999

COMPLAINTS

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

For complaints relating to policy sales, in the first instant please contact:

Business & Domestic Insurance Services
Building A
Venture House
Arlington Square
Bracknell
Berkshire
RG12 1WA

Telephone: +44 (0) 1344 706015

Email: info@businessanddomestic.co.uk

For complaints relating to claims, please contact:

CET Structures Limited
Unit 2 E2 First Floor,
Boundary Court,
Willow Farm Business Park,
Castle Donnington,
Leicestershire,
DE74 2NN

Telephone: 01332 818139
Email: customer.relations@cet-uk.com

If your complaint about the sale of your policy or a claim cannot be resolved by the end of the third working day it will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

In the unlikely event that the complaint is still not resolved to your satisfaction, you may refer to the Financial Ombudsman Service whose address is Exchange Tower, Harbour Exchange, London, E14 9SR, telephone number 0800 023 4567 or 0300 123 9123. Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Referral to the Ombudsman will not affect your right to take legal action against us. None of the above affects any right of legal action you may have.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau. Replacement Condition

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0207 892 7300.