

Home Emergency Cover

Insurance Product Information Document

Company: ARAG plc

Product: Home Emergency Cover

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

What is this type of insurance?

Home Emergency insurance provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected event causes or is likely to cause damage to your home, make it unsafe or insecure to say in or create a health risk to you. The insurance pays for the contractor's costs up to the limit stated in the policy.



What is insured?

- ✓ **Main heating system**
The complete breakdown of your main heating system.
- ✓ **Plumbing and drainage**
Damage to, or blockage or breakage or flooding of, the drains or plumbing system within the home.
- ✓ **Home security**
Damage to or failure of external doors, windows or locks which compromises the security of the home
- ✓ **Toilet unit**
Breakage or a fault with the toilet that results in the loss of function providing there is no other toilet in the home.
- ✓ **Domestic power supply**
The failure of the domestic electricity or gas supply
- ✓ **Lost keys**
The loss or theft of the only available keys to gain access to the home.
- ✓ **Vermin infestation**
Removal of vermin infesting your home.
- ✓ **Emergency accommodation costs**
For one night where your home is unsafe, insecure or uncomfortable to stay in.
- ✓ **Roof damage**
Damage to the roof of the home or external downpipes, guttering or overflow pipes which have become damaged or blocked.
- ✓ **Permanently installed cooker system**
Damage to the home's only permanently installed cooking system.



What is not insured?

- × Events that do not result in your home becoming damaged, unsafe or insecure to stay in.
- × Contractor's costs that you incur without our consent
- × The costs of reinstatement or redecorating your home where damage has been caused.
- × Wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with.
- × Heating breakdown if your boiler is more than 15 years old.
- × Warm air, LPG and solar heating.
- × Leaking appliances.



Are there any restrictions on cover?

- ! Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to the sum shown in your policy wording.
- ! You will have to pay for emergency accommodation and make a claim to us to be reimbursed.



Where am I covered?

You are covered for emergencies affecting your home in the UK, Isle of Man and Channel Islands.



What are my obligations?

- You must be able to prove that your central heating boiler has been serviced during the 12 months prior to it breakdown down.
- You must contact the 24/7 Home Emergency helpline as soon as you can after the emergency arises.
- Someone must be at home to let the contractor in.



When and how do I pay?

The person who sells your Home Emergency policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your home insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your home insurance.



When does cover start and end?

Cover starts and ends at the same time as your home insurance policy.



How do I cancel the contract?

Your Home Emergency Cover cannot be cancelled independently from your home insurance policy and the contract will run for as long as that policy stays in force.