

# Better Home Cover Home Emergency Insurance

## Insurance Product Information Document



**Company:** Better Home Cover Limited is administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in England and Wales and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance Insurance plc are also authorised by the Prudential Regulation Authority.

**Product:** Home Emergency Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by Better Home Cover Ltd.

### What is this type of Insurance?

This policy will cover you for the cost of an approved contractor to render assistance in response to a sudden and unexpected event occurring in your home as described below. The nature of assistance will be a temporary repair to make the damage safe, or to limit further damage.



### What is Insured?

Depending on the cover level selected and listed on your policy schedule, you are covered for:

#### Section 1 – Primary Heating System

- ✓ The complete breakdown of the domestic boiler and/or central heating system which results in the loss of heating and/or hot water.

#### Section 2 – Boiler Replacement Contribution

- ✓ A contribution towards the cost of a replacement boiler should yours be deemed to be beyond economical repair.

#### Section 3 – Plumbing & Drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is likely, including all blocked toilets and external drains.

#### Section 4 – Internal Electricity

- ✓ An electricity failure of at least one complete circuit.

#### Section 5 – Gas Supply

- ✓ Repairing or replacing a section of damaged internal gas supply pipe causing a leak.

#### Section 6 – Water Supply

- ✓ A complete loss of the water supply to the kitchen or bathroom.

#### Section 7 – Security

- ✓ Damage to or failure of an external lock, door or window which renders the home insecure.

#### Section 8 – Access to Home

- ✓ Loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained

#### Section 9 – Pests

- ✓ An infestation of wasp nests, hornet nests, mice and/or rats.

#### Section 10 – Overnight Accommodation

- ✓ Overnight accommodation where the home is rendered uninhabitable.

#### Section 11 – Alternative Heating

- ✓ Up to £100 towards the cost of alternative heating sources where deemed necessary following a claim under Section 1.



### What is not Insured?

- ✗ Circumstances which are not defined as an Emergency.
- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Claims arising within the first 30 days from the commencement of this insurance unless you held previous and continuous cover for the same property.
- ✗ Systems and/or equipment which has not been properly installed or maintained.
- ✗ Any claim arising from gradual deterioration and/or wear and tear.
- ✗ Garages, outbuildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks (unless covered under Pests).
- ✗ Claims where our engineer has advised there is no emergency repair available.
- ✗ General maintenance work or any system that has not been regularly maintained.
- ✗ Costs for excavation or trace and access.
- ✗ The replacement of water tanks, cylinders, and central heating radiators; external toilets; external pipes and taps.
- ✗ Boilers that are over 15 years old.
- ✗ Descaling, any work arising from hard water deposits and/or power flushing.
- ✗ The interruption or disconnection of public services to the home however caused.
- ✗ Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.



### Are there any restrictions on cover?

- ! The maximum amount payable per claim is £5,000.
- ! The maximum amount payable per period of insurance is £5,000.
- ! Boiler Replacement Contribution claims up to £500.
- ! Overnight Accommodation claims up to £250
- ! Alternative Heating claims up to £100
- ! Your home must be your permanent place of residence and occupied by you and your family or let to tenants for domestic purposes.
- ! Circumstances known to you prior to the commencement date of the policy will not be covered.
- ! Claims arising where the home has been left unoccupied for a period exceeding 30 consecutive days.



### Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



### What are my obligations?

At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.

- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



### When and how do I pay?

You should make payment to Better Home Cover Ltd, this may be by making a one-off payment or Better Home Cover Ltd may be able to arrange credit facilities.



### When does the cover start and end?

This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



### How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to Better Home Cover Ltd within 14 days from the date of purchase or the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing Better Home Cover. Provided You have not made a claim, you will receive a refund of any premiums you have paid for the cancelled cover, less a £25 administration fee and a proportionate deduction for the time we have provided cover. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.