



**UIA (Insurance) Ltd**  
Kings Court, London Road, Stevenage, Herts SG1 2TP

## keyfacts<sup>®</sup>

### UIA Home Emergency Cover Policy Summary Provided by Brit Insurance Limited

This policy summary provides key information about Home Emergency Cover that you should read. It does not contain the full terms and conditions of the policy, which can be found in the Home Emergency Cover policy document.

#### Your cover will be valid for one year.

Home Emergency Cover is a cost-effective insurance product that will help protect you in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Cover you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

**Home Emergency** - a sudden unexpected event occurring which in our opinion requires immediate remedial action in order to: **a)** prevent damage or avoid further damage to the home, and/or **b)** render the home safe or secure, and/or **c)** restore the main services to the home, and/or **d)** alleviate any health risk to you

Features & Benefits	Significant Exclusions or Limitations	Policy section E
The Insurer will pay your costs & expenses up to the limit of indemnity for claims reported during the period of insurance for the following insured events	You always agree to use the contractor nominated by us and the claim is reported to us immediately after you first become aware of circumstances which could give rise to a claim under this section.	3) YOUR POLICY COVER
<b>1 MAIN HEATING SYSTEM</b>		
The total failure or breakdown of the main heating system in your home	Any claim relating to the central heating boiler which - is more than 15 years old - has not been subject to an annual service - relating to LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr	Insured Event 1 What is not insured by this section 6) 7)
<b>2 PLUMBING &amp; DRAINAGE</b>		
The sudden damage to, or blockage or breakage or flooding of the drains or plumbing system likely to cause damage to the home or its contents		Insured Event 2
<b>3 HOME SECURITY</b>		
Damage to or the failure of, external doors, windows or locks which compromises the security of the home		Insured Event 3
<b>4 TOILET UNIT</b>		
Breakage to or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other toilet in the home		Insured Event 4
<b>5 DOMESTIC POWER SUPPLY</b>		
The failure of the domestic electricity or gas supply	Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply	Insured Event 5 What is not insured by this section 9)
<b>6 LOST KEYS</b>		
The loss of the only available keys if you cannot replace to gain access to the home	Any claim relating to damage incurred in gaining access to the home	Insured Event 6 What is not insured by this section 10)

Features & Benefits	Significant Exclusions or Limitations	Policy section
<b>7 PEST CONTROL</b>		
Vermin causing damage inside your home or a health risk to you		Insured Event 7
<b>8 ALTERNATIVE ACCOMMODATION COSTS</b>		
Your overnight accommodation costs including transport to such accommodation following a home emergency which renders the home uninhabitable	Up to a maximum of £250 (including VAT) per claim	Insured Event 8
		What is not insured by this section
	Any claim: Where costs have been incurred before a claim is accepted	1)
	Where the insured event happens within the first 48 hours if you incept this cover at a different date from your home insurance policy	2)
	In respect call out charges where there is no one at home when the contractor arrives	3)
	Arising from any willful or negligent act or omission or any third party interference or faulty workmanship (including any attempting repair or DIY) which does not comply with recognised industry standards or manufacturer's instructions	5)
	Relating to the cost of effecting permanent repairs once the emergency situation has been resolved	8)
	Arising out of the failure to maintain any system or equipment or the replacement of parts that gradually wear and tear over time	11)
	Relating to damage to detached garages, outbuildings, boundary walls, fences or hedges	12)
	Where the property has been left unoccupied for more than 30 days consecutively	13)
	Covered by a manufacturer, suppliers or installers warranty	14)
	Territorial Limit Great Britain, Northern Ireland, the Isle of Man and Channel Islands	Definitions
	Limit of Indemnity The Insurer will pay the following: - Call-out charge, and/or - 2 hours labour, and/or - £100 (inclusive of VAT) towards parts & materials, and/or - Alternative Accommodation costs up to a maximum of £250 (inclusive of VAT)	Definitions
	Subject to a maximum of £1000 (inclusive of VAT) per claim	

## Cancellation Right

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We hope you are happy with the cover this section provides. However we do provide you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 6 of the Policy wording.

If you do wish to cancel this section you can either phone the UIA Customer Relationship Department on 01438 761776, or you may write to UIA at Customer Relationship Department, UIA (Insurance) Ltd, Kings court, London Road, Stevenage, Hertfordshire, SG1 2TP.

## Making a claim

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In the event of an emergency in the home please contact us on 0844 249 8455 (available 24 hours a day 7 days a week) as soon as possible providing us with your name, address, postcode, and the nature of the problem.

We will record your details and then decide on the best course of action to mitigate your loss &/or repair the damage. If the incident relates to an emergency covered under this section we will instruct a member of our Emergency Contractor Network. Please note that adverse weather conditions and remote locations may affect normal standards of service.

It is important you notify us as soon as possible and do not appoint your own contractors as we will not pay the costs incurred and it could invalidate your cover.

In the event of a claim for alternative accommodation you should obtain our authority to incur any costs prior to us reimbursing you.

If the incident is not covered by this policy then we can still provide assistance which will be at your own cost. This may also be an event covered by your home insurance policy and we will seek to advise you accordingly.

Please note that you should report any major emergency which could result in injury or serious damage to the home, to the Emergency Services or the company that supplied the service.

Please note that your call may be recorded for training and security purposes and will be answered as soon as possible.

## Your right to complain

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We are committed to providing a first class service at all times. If, however, a complaint arises, then this should be addressed in the first instance to: The Managing Director ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN who will arrange to have your case reviewed at the appropriate level.

If the complaint is not resolved to your satisfaction, then the matter may be referred to: Customer Relations Officer, Brit Insurance Limited, 55 Bishopsgate, London EC2N 3AS, Telephone: 020 7984 8800

If a complaint remains unresolved, you may request that the Financial Ombudsman Service review the case provided that the complaint falls within its jurisdiction. They can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone: 0845 080 1800 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman's Service decision is binding upon the Insurer, but you are free to reject it without affecting your legal rights.

## Your right to compensation

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Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to £2,000 for the first part of the claim, and 90% of the rest in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.