



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

keyfacts

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 an assistance insurance policy that provides immediate assistance if you have a home emergency. Home emergencies can be stressful and sometimes difficult to resolve, but Home Emergency Cover provides peace of mind because if the unexpected happens at home and the event is covered by the policy we will be with you every step of the way to call-out a suitably qualified contractor and meet the costs associated with this.

Cover is provided 24 hours a day, 365 days a year for:

- The contractor's call-out charge
- Labour up to 2 hours
- Parts and materials up to £100
- Alternative accommodation up to £250

The maximum payable per claim is £1,000.

Emergencies covered are:

- Breakdown of your main heating system
- Plumbing and drainage problems
- Damage to or failure of your home's locks and windows, which compromise the security of your home
- Breakage or failure of your sole toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation

Home Emergency - a sudden unexpected event which clearly requires immediate 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

The insurer will pay emergency costs up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below.

Significant Exclusions or Limitations

The claim must be reported to us immediately after you first become aware of the Home Emergency. You always agree to use the Contractor nominated by us.

Policy section E

YOUR POLICY COVER
2)
3)

1 MAIN HEATING SYSTEM

The total failure or complete breakdown of the main heating system in your home

A main heating system which
- is more than 15 years old and/or
- has not been serviced every twelve months
LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw hr.

WHAT IS NOT INSURED BY THIS SECTION
6)
7)

2 PLUMBING & DRAINAGE

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

Blockage of supply or waste pipes due to freezing weather conditions.

WHAT IS NOT INSURED BY THIS SECTION
18)

Features & Benefits	Significant Exclusions or Limitations	Policy section
3 HOME SECURITY		
Damage to or the failure of, external doors, windows or locks which compromises the security of the home		
4 TOILET UNIT		
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		
5 DOMESTIC POWER SUPPLY		
The failure of the domestic electricity or gas supply	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply	WHAT IS NOT INSURED BY THIS SECTION 9)
6 LOST KEYS		
The loss of the only available keys if you cannot replace them to gain access to the home	Damage caused by gaining access to the home	WHAT IS NOT INSURED BY THIS SECTION 8b)
7 PEST CONTROL		
Vermin causing damage inside your home or a health risk to you		
8 ALTERNATIVE ACCOMMODATION COSTS		
Your overnight accommodation costs including transport there up to £250 (including VAT) following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in overnight	You will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim	Claims Procedure
	Any claim: where costs have been incurred before we accept a claim	WHAT IS NOT INSURED BY THIS SECTION 1)
	where the INSURED EVENT happens within the first 48 hours of cover if you purchase this policy at a different date from any other related insurance policy	2)
	where there is no one at home when the contractor arrives	3)
	involving a pre-existing problem	4)
	arising from any wilful or negligent act or faulty workmanship (including any attempted repair or DIY)	5)
	for making permanent repairs once the emergency situation has been resolved	8)
	for damage that is caused by finding the cause of your claim and making the repair arising out of the failure to maintain any system or equipment or the replacement of parts that gradually sustain wear and tear over time	10)

Features & Benefits	Significant Exclusions or Limitations	Policy section
	relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks	11)
	where the property has been left unoccupied for more than 30 days consecutively	12)
	covered by a manufacturer's, supplier's or installer's warranty.	13)
	Territorial Limit The United Kingdom, Channel Islands and the Isle of Man	Definitions
	Limit of Indemnity The insurer will pay the following: a) the contractor's call-out charge b) contractor's Labour up to 2 hours c) parts and materials, up to £100, and where necessary d) alternative accommodation up to £250.	Definitions
	The maximum payable by the insurer is £1,000 for all claims related by time or original cause.	

Cancellation Right

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

If you have an unforeseen 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.

If you are claiming for Alternative Accommodation Costs you must obtain our authority to incur any costs before booking somewhere to stay. You will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.

It is important you notify us as soon as possible of any claim, and do not call out your own contractors as we will not pay their costs and it could stop your claim being covered.

If the problem is not covered by this policy then we can still provide assistance but at your own cost. This may also be an event covered by your main buildings &/or contents insurance and we will seek to advise you accordingly.

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

Your call to us may be recorded for training and security purposes and will be answered as soon as possible.

Your right to complain

ARAG and our service centre are committed to providing a first class service at all times. If, however, a complaint arises, please contact our service centre using the number you rang to report your emergency. Our service centre will do their best to help you. If in the course of discussions with them it becomes clear that the matter has not been resolved to your satisfaction, they will pass your complaint to our Customer Relations Department.

You will not have to contact us directly but we will contact you to let you know that we are reviewing your complaint, and will provide you at that point, with a copy of our complaints procedure (which is also available upon request). We will then let you know the outcome of your complaint.

Alternatively, if you wish to write to our Customer Relations department, the address is Customer Relations, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN or email customerrelations@arag.co.uk

If the matter is not concluded to your satisfaction, you may refer it to the Financial Ombudsman Service. They can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800. E-mail: enquiries@financial-ombudsman.org.uk

You will not be charged for referring your complaint to the Financial Ombudsman Service.

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

Your right to compensation

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations.

Further information about compensation scheme arrangements is available from the FSCS.