

Some important facts about Your Policy Expert Home Emergency Insurance

This document provides a summary of what the Policy Expert Home Emergency Policy covers. It does not describe all of the terms and conditions of the policy, so please take time to read the Policy Wording to make sure that You understand what is and is not covered. You can view or download a copy of the Policy Wording from www.policyexpert.co.uk/home-insurance/policy-documents/. A printed Policy Wording is available upon request.

Period of Insurance

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and Your Policy Schedule.

Who's Who

Your policy has been arranged by Policy Expert with LIMemergency. LIMemergency is a claims handling service provided by Legal Insurance Management who work with Your Insurer, UK General Insurance Limited. UK General Insurance Limited work on behalf of Ageas Insurance Limited.

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

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About your Policy Expert Home Emergency Insurance Policy

This policy is designed to provide assistance and cover for Emergencies involving Your Property. An Emergency is a sudden and unforeseen situation which if not dealt with quickly would result in damage that would otherwise be unstoppable and:-

- i. render the Property unsafe or insecure; or
- ii. damage or cause further damage to the Property; or
- iii. cause excessive discomfort, risk or difficulties for or to You.

In the event of an Emergency, We will, subject to the terms, conditions, Claims Limits and exclusions detailed in the Policy Wording and Your Schedule:

- advise You on what action to take to protect Yourself and Your Property;
- arrange for one of Our Contractors to visit Your Property;
- pay the cost of Our Contractor's emergency call-out and labour charges, plus any parts and materials required up to the Claim Limits described below.

Claim Limits

The amount We will pay in respect of any one claim for Emergency Work shall be limited to a maximum of £500 per claim inclusive of VAT.

The amount We will pay in respect of all claims made during any one Period of Insurance for alternative heating, boiler replacement contribution and alternative accommodation shall be limited to the maximum of the limits shown below inclusive of VAT;

- A contribution to alternative heating purchased or hired by the Insured Person up to £100.
- Alternative accommodation up to £250.
- Boiler replacement contribution –
 - Boilers aged between 0 – 4 years up to £500
 - Boilers aged between 5 – 7 years up to £300
 - Boilers aged between 8 – 10 years up to £200
 - Boilers aged 11 years and over up to £150

What's Covered

(Please note that this only shows the significant exclusions and reference should be made to the policy wording for a full list of exclusions)

Sections of Cover	Cover provided	Specific Section Exclusions
Section 1 - Plumbing and Drainage	<ol style="list-style-type: none"> 1. Damage to or failure of the plumbing and drainage system. Damage where internal flooding or water damage is likely consequence. 2. Blocked toilet(s). 3. Blocked external drains within the boundaries of the property where this can be resolved by jetting. 	<p>Any replacement of water tanks, cylinders and central heating radiators; external toilets; external pipes, taps. Overflows not causing internal water damage.</p>
Section 2 - Internal Electricity, Gas, and Water Supplies	Electricity failure of at least one complete circuit, gas leak and water supply system failure.	<p>Any repair work to or the cost of replacing lead pipework.</p> <p>All external lighting.</p>
Section 3 - Security	Damage or failure of an external lock, door or window.	Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.
Section 4 - Lost Key	Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained.	Loss of keys to internal doors, garages and outbuildings.
Section 5 - Primary Heating System	<p>A complete breakdown or failure of the Primary Heating System.</p> <p>A contribution towards the purchase or hire of alternative heating sources in the event that the Primary Heating System has failed completely.</p>	<p>Any claim involving boilers over 238,000 btu net input (70 Kilowatt).</p> <p>Excludes replacement of water tanks, cylinder and central heating radiators.</p>
Section 6 - Pest Infestation	Infestation of wasp nests, hornets nests, house mice, field mice, rats and cockroaches.	Excludes where the infestation is not directly affecting the living areas of the Property.
Section 7 - Roofing	Sudden and unforeseen damage to the roof of the Property.	Excludes damage to flat roofs over 10 years of age.

What's Covered

Sections of Cover	Cover provided
Section 8 - Boiler Replacement	Subject to acceptance of a claim under the Primary Heating section of this policy, where Your boiler has failed and is deemed by the Contractor and Us to be Uneconomical to repair, We shall contribute (upon production of an original receipt for payment) towards the cost of a brand new like for like replacement up to a maximum of 50% of the cost of a replacement boiler or the amounts shown within the Claim Limits, whichever is less.
Section 9 - Overnight accommodation	Overnight accommodation (upon production of an official receipt) where We have been unable to resolve the Emergency and the Property is rendered uninhabitable.

Significant Exclusions or Limitations

- The policy covers Emergency situations only and is designed to make Temporary Repairs (unless a Permanent Repair costs a similar amount as a Temporary Repair). It does not cover circumstances more properly handled by Your Buildings and/or Contents Insurer.
- The policy is not a maintenance contract and will not cover non-emergency repairs or improvements.
- You must take reasonable care to maintain Your Property and its equipment in good order and take all reasonable precautions to prevent loss or damage. Where a Temporary Repair has been carried out, the onus will be upon You to carry out repairs or work to permanently resolve the reason for the Emergency occurring. Should You fail to carry out the Permanent Repair a Contractor will not be appointed to undertake any further Emergency Work.
- You must take reasonable care to maintain Your Property and its equipment in good order and take all reasonable precautions to prevent loss or damage. Where a Temporary Repair has been carried out, the onus will be upon You to carry out repairs or work to permanently resolve the reason for the Emergency occurring. Should You fail to carry out the Permanent Repair a Contractor will not be appointed to undertake any further Emergency Work.
- If You engage the services of a contractor direct, cover will not apply. All claims must be reported to the Claims Notification Helpline Service who will arrange to send a Contractor.
- Where it is not possible to validate Your claim at the time of initial notification, You will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

How to arrange Emergency Assistance

Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The Insured Person should immediately report any incident which may give rise to a claim under the policy to the Claims Helpline Service. Failure to do so could mean that We decline to pay a claim under the policy.

Claims Helpline Service: 01384 884050

Please note that We will not accept claims helpline calls, enter into dialogue or correspond with anyone other than the Insured or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Cancelling your Policy

If within 14 days of receipt of this policy You are unhappy with any of the terms and conditions contained within this Policy Wording, please contact Policy Expert immediately on the number shown on Your Schedule. Subject to there being no claims pending or having been paid on this policy, Policy Expert will arrange a pro-rata refund of premium equal to the unused cover. If You wish to cancel this policy after 14 days, subject to there being no claims pending or having been paid, Policy Expert may charge You a cancellation fee and will arrange for a pro rata refund equal to the unused cover. Details of cancellation fees can be found in the Policy Expert Terms and Conditions on www.policyexpert.co.uk or by calling Policy Expert.

Making yourself heard – Complaints procedure.

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so that We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care. If You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:

Complaints regarding sale of this policy

Please contact:

Customer Services Manager

Policy Expert
Silbury Court East
402 - 420 Silbury Boulevard
Milton Keynes
MK9 2AF
Tel: 0330 0600 601

Complaints regarding a claim

Please contact:

The Managing Director

Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF
01384 377000

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at:-

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800
www.financial-ombudsman.org.uk

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.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

