

Home emergency insurance

Insurance product information document

Company: Policy Expert

Product: Home Emergency Plus

Policy Expert have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C67694. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority. Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY.

This document provides a summary of the key information relating to this home emergency policy. It does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in the policy documents.

What is this type of insurance?

This policy is designed to cover someone who wishes to protect themselves against the cost of certain emergencies involving their property.



What is insured?

If any of the following emergencies happen in your home during the period of insurance we will send a contractor to your home as soon as possible.

We will pay up to £500 (including VAT) for each claim for emergency work for:

- ✓ Boiler and heating system - relating to all or part of your central-heating system or your boiler and controls failing, caused by a breakdown or leak.
- ✓ Plumbing - blocked or damaged pipes inside your home.
- ✓ Toilets - relating to any toilet in your home if your toilet is blocked, or the flushing mechanism is broken.
- ✓ Drainage - blocked or damaged waste pipes or external drains within the boundaries of your property.
- ✓ Electrics - all or part of the electricity supply in your home failing.
- ✓ Gas - failure of the gas supply inside your home.
- ✓ Securing your home - replacing or repairing broken or cracked external windows, damage to any outside door of your home, failure of or damage to any lock.
- ✓ Pest infestation - for example removing wasps' nests, hornets' nests.
- ✓ Roofing - sudden and unexpected damage to the roof of your home.

More cover:

If we accept a claim for the Boiler and heating system but we believe your boiler is uneconomical to repair, we will contribute up to 50% of the cost of a replacement boiler or the amount shown under the claim limits in your policy wording, whichever is less.



What is insured? - cont'd

We will pay up to £250 for overnight accommodation (for you, your family and any pets normally living with you) if we agree that your property is not fit for you to stay in overnight as a result of an emergency. We will also cover travel expenses to that accommodation.



What is not insured?

- ✗ We will not pay for faults or failures to the boiler and heating system unless the boiler has been serviced in the last 15 months.
- ✗ Replacing water tanks, cylinders, central-heating radiators, outside toilets, outside pipes and taps.
- ✗ Any claim for a boiler that has an output over 60 kilowatts.
- ✗ Any damage to roofs that have not been maintained.
- ✗ More than two pest infestations in any period of insurance.
- ✗ The cost of investigating and accessing the source of the emergency. If we can't see and identify the source of the leak, we will not accept the claim.
- ✗ Any permanent repair costs which are higher than the cost of carrying out a temporary repair.
- ✗ Any home that is used for any trade, professional or business purposes, except for business administration purposes.
- ✗ Damage if your property has not been lived in by your family for more than 30 days in a row.
- ✗ Costs which we have not agreed to.



Are there any restrictions on cover?

- ! 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).
- ! We will not cover any claims which arise within the first seven days after the start date of this insurance, unless you held equivalent insurance immediately before the start of this policy.
- ! If you ask a contractor to carry out any work before contacting the claims helpline service, any costs involved are not covered by this insurance. You must contact the claims helpline service within 48 hours of first discovering the situation, unless you can provide proof that significant circumstances prevented you from contacting us within this time. If you fail to do this, we will reject your claim.
- ! We will not cover any system or equipment (including boilers) which have not been properly installed or repaired in line with the manufacturer's instructions, or which have been used incorrectly, modified or tampered with, or which are faulty or inadequate as a result of any underlying or repeated manufacture or design fault.



Where am I covered?

- ✓ Your main private home at the address shown in your schedule, which must be within the United Kingdom (meaning England, Scotland, Northern Ireland, Wales), the Channel Islands and the Isle of Man.



What are my obligations?

- When you take out, renew or make changes to your policy, you must take reasonable care to provide complete, accurate and up-to-date answers to all the questions we ask you.
- You must tell us of any changes to the answers you gave us or changes in your circumstances which happen before or during the period of insurance. For example if your address changes.
- If we have carried out a temporary repair, you will be responsible for carrying out repairs or work to permanently deal with the cause of the emergency. If you fail to carry out the permanent repair, we will not ask a contractor to carry out any further emergency work. This is not a maintenance policy and so does not provide cover for routine upgrades and maintenance to your property.
- You must keep to all the terms and conditions of the insurance policy, including paying the premium on time, otherwise the contract may not be valid and you may not be able to make a claim.
- You must take reasonable care to maintain the property and its equipment in good order and take all reasonable precautions to prevent loss or damage.
- If it is not possible to confirm your claim is valid when you call the claims helpline, we may ask you to provide your credit-card or debit-card details, which we may then use to take payment if the cost of the call-out and any necessary repairs are not covered by this insurance.



When and how do I pay?

You can pay your premium as a one-off payment. You can also pay in monthly instalments (subject to eligibility). If you pay monthly, a credit charge will apply.



When does the cover start and end?

Your period of insurance will be shown on the schedule that we issue to you. This will detail the start and end dates of your contract.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you may cancel it at any time by letting us know by telephone, email or post.

If you have made a claim then you will not be entitled to a refund. Otherwise, we will keep an amount of premium in proportion to the time you have been on cover and will refund the rest to you.

If you cancel the policy after 14 days of the date of issue you may have to pay a cancellation fee.