# Residential Home Emergency Insurance

## Insurance Product Information Document

**Company:** Collinson Insurance

**Product:** Home Emergency and Boiler Cover

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number: 202846.

**This document provides a summary of cover only and does not contain the full terms and conditions of the cover which can be found in the policy wording and certificate. It is important that you read all these documents carefully.**

### What is this type of Insurance?

This policy will cover you for the cost of an approved contractor to provide emergency assistance in response to a sudden and unexpected event occurring in your home as described below.

### What is Insured?

**Home Emergency and Boiler Cover**

Emergencies in your home caused by:

- ✓ **Plumbing & Drainage** - Bursting or sudden leakage of water pipes within your property or failure of or damage to underground drains or sewers.
- ✓ **Internal Electricity** - Electrical failure in your home.
- ✓ **Gas Supply** - Damaged internal gas supply pipe causing a leak.
- ✓ **Water Supply** - A complete loss of the water supply to the kitchen or bathroom.
- ✓ **Security** - Damage to or failure of an external lock, door or window which renders the home insecure.
- ✓ **Access to Home** - Loss or damage of the only available key to the property or if you are unable to gain access due to failure or damage to the external locking mechanism.
- ✓ **Primary Heating System** - The complete breakdown of the primary heating system which results in the complete loss of heating and/or hot water.
- ✓ **Pests** - An infestation in and/or attached to the home.
- ✓ **Roofing** - Damage to your roof that is causing internal water damage.
- ✓ **Boiler Replacement Contribution** - If your boiler is beyond economical repair we will pay a contribution towards replacing it.
- ✓ **Overnight Accommodation** - Up to £250 towards the cost of overnight accommodation where the home is rendered uninhabitable.
- ✓ **Alternative Heating** - Up to £50 towards the cost of alternative heating sources were deemed necessary following a claim.

### What is not Insured?

- ✗ Circumstances which are not defined as an emergency.
- ✗ An emergency which happens before the period of insurance.
- ✗ An emergency which happens within 14 days of the start date of this insurance
- ✗ More than 3 claims in any one policy year
- ✗ Boilers that are over 15 years old.
- ✗ Boilers that have not been serviced in line with the manufacturers guidance or where you cannot provide evidence that the boiler has been serviced within the last 12 months. We will need to see evidence the boiler has been serviced before you can make a claim.
- ✗ The replacement of water tanks, cylinders, central heating radiators and external WC's, pipes and taps.
- ✗ General maintenance or wear and tear.
- ✗ Garages, out-buildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks.
- ✗ Costs for damage caused while locating the emergency.
- ✗ Any results work arising from hard water deposits, water pressure adjustments or failure caused through hard water scale or sludge.
- ✗ The excess.
- ✗ The interruption or disconnection of public services to the home.

## Are there any restrictions on cover?

- ! The maximum amount payable per claim is £2,500.
- ! For annual customers the maximum you can claim in 1 period of insurance is £5,000.
- ! For monthly renewable customer the maximum you can claim in any 12-month rolling period is £5,000.
- ! Your home must be your permanent place of residence and occupied by you.
- ! There is no cover for boiler contribution if the claim is within 30 days of your policy start date.
- ! There is a minimum compulsory excess of £60 on all claims made within the first 90 days of cover. If the excess shown in your certificate of insurance is higher than £60 you will pay the higher amount.
- ! Claims arising where the home has been left unoccupied for 30 consecutive days or more.

## Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales).

## 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 observe and fulfil the terms, provisions, conditions, and clauses of this policy – failure to do so could affect your policy.
- You must report all claims within 48 hours of discovery.

## When and how do I pay?

- You must pay for this insurance when you take it out for the first time and at each renewal of your policy.
- You can either pay annually by direct debit/debit or credit card, or if you have selected a monthly renewable policy, you can pay this by monthly direct debit/debit or credit card.

## When does the cover start and end?

- Your policy will be on either an annual basis or a monthly renewable basis as explained below.
- If you choose an annual policy, your policy will automatically renew for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.
- If you choose a monthly renewable policy, your policy will automatically renew each month unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.

## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us.

If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30.

Please note no refund will be made for any policies if a claim or an incident that may give rise to a claim has occurred.

To cancel please contact us:

- Phone: 0333 733 0733

# IMPORTANT INFORMATION

## Statement of Demands and Needs

BIG Warranties Limited insurance will meet the demand and needs of those people who require assistance in a home emergency arising from an incident which is covered under this policy involving their property.

We do not provide advice or recommend that our insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for home emergency insurance. If you are buying cover for the first time or replacing an existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

## How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, BIG Warranties, Unit 17 Branksome Business Park, Bourne Valley Road, Poole, Dorset, BH12 1DW. You can also email complaints complaints@bigwarranties.co.uk.

## The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.