

# Home Emergency Cover

## Insurance Product Information Document

**Company: UIA (Insurance) Ltd    Product: Benenden Home Emergency Cover**

This Home Emergency Cover is underwritten by UIA (Insurance) Ltd. It is administered by ARAG plc on our behalf. ARAG plc is authorised and regulated by the Financial Conduct Authority. UIA (Insurance) Ltd registered office – Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this Home Emergency Cover. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

### What is this type of insurance?

This cover will help protect you in the event of a sudden and unexpected home emergency. If you have an unexpected home emergency such as a burst pipe or boiler breakdown, this cover will help you put things right as quickly as possible to protect your property from further damage and make your home safe to live in. You can choose to add this additional cover to your Benenden Home Insurance policy underwritten by UIA Mutual.



### What is insured?

- ✓ Emergency costs up to £1,000; including contractors call out charges, labour for up to 2 hours, parts and materials up to £100 and alternative accommodation costs up to £250
- ✓ Total failure or complete breakdown of the main heating system (including a central heating boiler) in your home
- ✓ Sudden damage to, or blockage or breakage or flooding, of the drains or plumbing system located within the home causing a home emergency
- ✓ Damage to or failure of external doors, windows or locks, compromising the security of your home
- ✓ Breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function provided there is no other toilet in the home
- ✓ Failure of the domestic gas or electricity supply
- ✓ Loss of the only available keys
- ✓ Vermin infestation



### What is not insured?

- ✗ Costs in excess of £1,000 (including VAT)
- ✗ Any costs incurred before we accept a claim
- ✗ Any problem which existed prior to the commencement of this cover
- ✗ The cost of making permanent repairs once the emergency situation has been resolved
- ✗ Any claim relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic



### Are there any restrictions on cover?

- ! Heating systems which are more than 15 years old are not covered
- ! LPG fuelled, oil fired, warm air and solar heating systems are not covered
- ! Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply is not covered



### Where am I covered?

- ✓ The United Kingdom including the Isle of Man and the Channel Islands



## What are my obligations?

- You must tell us immediately after first becoming aware of any home emergency
- Observe and keep to the terms of this cover
- Co-operate fully with the appointed contractor and us and not do anything that hinders us or the contractor
- Minimise any emergency costs and try to prevent anything happening that may cause a claim



## When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. Benenden Home Insurance does not charge interest on instalments.



## When does the cover start and end?

The cover starts on the start date you requested for your home insurance, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



## How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim you will not be entitled to any refund of premium. Benenden Home Insurance will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

**Telephone:** 0800 414 8556 **Email:** [support@cover.benendenhome.co.uk](mailto:support@cover.benendenhome.co.uk)