

HOME EMERGENCY

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POLICY SUMMARY

Some important facts about the Home Emergency policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

NAME OF INSURER

This insurance is arranged by Direct Group Limited, administered by Legal Insurance Management Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

NAME OF COVERHOLDER

The policy is arranged and administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

TYPE OF INSURANCE

The policy is designed to provide cover (up to the claim limits) for the cost of contractor's emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.

SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The claim limits provided will be shown on the policy schedule issued.

CLAIM LIMITS

The claim limits for the policy shall be limited (inclusive of VAT) to:

- i) The contractor's call-out charge, the contractor's labour, parts and materials up to £250.00
- ii) Boiler Replacement Contribution up to £500.00
- iii) Alternative accommodation up to £250.00
- iv) A maximum of £500.00 per any one period of insurance

SECTIONS OF COVER

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
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.3) Blocked external drains within the boundaries of the property where this can be resolved by jetting.	Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.

Internal Electricity, Gas, and Water Supplies	Electricity failure of at least one complete circuit, gas leak and water supply system failure.	Any repair work to or the cost of replacing lead pipework. All external lighting.
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.
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.
Primary Heating System	Primary heating system where the system has broken down completely. A contribution towards the purchase or hire of alternative heating sources in the event that the primary heating system has failed completely.	Any claim involving boilers over 15 years old or over 238,000 btu net input (70 Kilowatt). Excludes replacement of water tanks, cylinder and central heating radiators
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.
Roofing	Sudden and unforeseen damage to the roof of the property.	Excludes damage to flat roofs over 10 years of age.
Boiler Replacement Contribution	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 the production of an official receipt for payment) the lower of 50% of the capital cost including VAT or £500 towards the cost of a brand new replacement	
Overnight Accommodation	Overnight accommodation (upon production of an official receipt) up to a maximum of £250 including VAT where it has not been possible to resolve the Emergency following emergency work carried out by the contractor and the property is rendered uninhabitable.	

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- The policy covers emergency situations only. It does not cover circumstances more properly handled by your Household Insurer.
- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported to the Home Emergency Claims Helpline 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.

DUE CARE

You must take due care and maintain the home and its equipment in good order and take all necessary precautions to prevent loss or damage. Where a temporary resolution or 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.

DURATION OF THE CONTRACT

This cover will run concurrently with your Be Wiser home insurance policy for a period of 12 months as detailed on your policy schedule. If your Be Wiser home insurance policy cancels for any reason this policy will also be cancelled.

CANCELLATION

We hope you are happy with the cover this policy provides. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason by contacting Be Wiser Insurance on 0333 003 3280.

As you have not paid any premium for this policy, no refund will be applicable.

CLAIMS ADDRESS

The insured person should report immediately to the Home Emergency Claims Helpline any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form may be dispatched for completion by the insured person and return to the address shown below.

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.

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

Tel: 01384 377000
Email: claims@legalim.co.uk

HOW TO MAKE A COMPLAINT

Sale of Your policy

If you have a question or concern about, or you wish to make a complaint about, the sale of your policy (including the information you were given before you bought the policy) please contact Be Wiser Insurance at:

The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.
Email: admin@bewiser.co.uk
Telephone: 0333 003 3280

If it is not possible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service at the address shown below.

Policy administration and claims

If you have any questions or concerns about the handling of your policy or about a claim you should contact Legal Insurance Management Ltd at the above address.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service. This applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567
www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE 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