

Home Emergency Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Home Assistance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker

What is this type of Insurance?

This is a Home Emergency policy which during the period of cover in the event of emergency will cover the costs of the emergency work, subject to claim limits.



What is Insured?

- ✓ Plumbing and Drainage Emergencies
- ✓ Internal Electricity, Gas and Water Supplies Emergencies
- ✓ Security Emergencies
- ✓ Lost Key Emergencies
- ✓ Primary Heating System Emergencies
- ✓ Pest Infestation Emergencies
- ✓ Roofing Emergencies
- ✓ Boiler Replacement Contribution
- ✓ Overnight Accommodation
- ✓ Alternative Heating Contribution



What is not Insured?

- ✗ Claims arising within 48 hours of the inception of this policy.
- ✗ Claims arising out of a wilful act or omission or lack of maintenance or regular servicing or neglect.
- ✗ Any materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.
- ✗ Claims where the Property is not rendered unsafe or insecure, or where there is no damage being caused or no risk of damage to the property, or where there is no excessive discomfort, risk or difficulty presented.



Are there any restrictions on cover?

- ! Maximum claim limit of £250.
- ! Maximum aggregate limit of £500.
- ! Maximum claim limit of £250 in respect of Overnight Accommodation claims.
- ! Maximum claim limit of £500 in respect of Boiler Replacement Contribution claims.
- ! Maximum claim limit of £50 in respect of Alternative Heating claims.



Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland and 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 provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must co-operate with us at all times, which may include providing any evidence, documents or receipts when requested.



When and how do I pay?

- This insurance is provided free of charge with your Be Wisser home insurance policy.



When does the cover start and end?

This cover lasts for one year, and the dates of cover are specified in your policy schedule.

If your home insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

You can cancel your policy at any time by or by writing to The Manager, Be Wisser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.

Email: admin@bewiser.co.uk

Telephone: 0333 003 3280 (all calls are recorded).

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