

Intelligent Insurance

Insurance Product Information Document



Company: AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. Registered office: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. Registered number: 1229676

Product: Home Emergency Plus Cover

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Specialty Limited. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Home Emergency Cover provides insurance to cover assistance costs for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule. The maximum you can claim for any one claim is set out in your insurance schedule.



What is insured?

We'll provide assistance in the event of the following Home Emergencies:

- ✓ **Plumbing & Drainage:** Emergency repairs following damage to or failure of the plumbing and drainage system.
- ✓ **Internal Electricity:** Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by carefully resetting the fusebox and would not be more appropriately resolved by the regional network supplier.
- ✓ **Gas Supply:** After the National Gas Emergency Service has visited your home and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe. The contractor will also turn your gas supply back on
- ✓ **Water Supply:** Emergency repairs following a complete loss of the water supply to the kitchen or the bathroom where no other water supply is available for bathing.
- ✓ **Pests:** Emergency repairs following an infestation of the following pests in and/or attached to the home and there is clear evidence of the infestation:
 - Wasps' nests
 - Hornets nests
 - Mice
 - Rats
 - Cockroaches
- ✓ **Roofing:** Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ **Security:** Emergency repairs following damage or failure of the following items which would render the main living area of the home insecure and easily accessible to intruders:
 - External lock
 - External window
 - External door
- ✓ **Access to Home:** Emergency repairs following the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained, a contractor will gain access to the home and ensure it is left secure.
- ✓ **Primary Heating System:** Emergency repairs following the complete breakdown of the primary heating system which
 - Results in the complete loss of heating and/or;
 - Results in the complete loss of hot water.



What is not insured?

The policy does not provide cover for:

- ✗ **Plumbing & Drainage:** We won't cover the replacement of water tanks, cylinders, central heating radiators, toilets, taps and external pipes.
- ✗ **Internal Electricity:** We won't cover failure of burglar/fire alarm systems, CCTV surveillance or the plumbing and filtration systems for swimming pools and any leisure equipment.
- ✗ **Gas Supply:** The interruption or disconnection of public services to the home however caused, or the failure, breakdown or interruption of the mains gas supply system.
- ✗ **Water Supply:** Where you have access to a water supply in another bathroom.
- ✗ **Pests:** Pest infestation where you have not taken reasonable hygiene measures to prevent contamination.
- ✗ **Roofing:** Damages where the roof has not been satisfactorily maintained.
- ✗ **Wear and Tear:** There is no cover for general wear and tear.



Are there any restrictions on cover?

- ⚠ **Claims:** There is no cover for claims in the first 7 days immediately following your first occupation of the home or claims in the 7 days immediately following your reoccupation of the home where the home has been left unoccupied for 30 consecutive days or more.
- ⚠ **Prior Knowledge:** There is no cover for circumstances known to you prior to the commencement date of this insurance.
- ⚠ **Boilers:** There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 kilowatt). Lack of maintenance or neglect by you (you may be asked to reserve funds if your boiler has not been serviced in line with the manufacturer's instructions).
- ⚠ **Overnight Accommodation:** There is no cover for the cost of any food or drink you have purchased.



What is insured?

We'll provide assistance in the event of the following Home Emergencies

- ✓ **Alternative Heating:** The insurer shall pay up to £50 towards the cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under the Primary Heating System section of cover. Payment is subject to an original receipt and the primary heating system not being reinstated.
- ✓ **Boiler Replacement Contribution:** The insurer will contribute up to £250 towards the cost of a brand-new like for like replacement upon production of an original receipt for payment. This section will not be operative unless the insurer or the contractor declare the boiler to be uneconomical to repair, following an accepted claim under the Primary Heating System section of cover.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to resolve the emergency following an accepted claim for emergency repairs by a contractor under another section of the policy and the home is rendered uninhabitable in the opinion of the claims helpline service.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom the Isle of Man and the Channel Islands.



What are my obligations?

- All requests for assistance must be made to the claims helpline service and not to the contractors directly otherwise the work will not be covered.
- Gas leaks must be immediately notified to the local gas company.



When and how do I Pay?

- You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

- This is an annual policy and the period of insurance is stated on your policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date to confirm your renewal terms before taking payment.



How do I cancel the contract?

You may cancel your policy at any time by telling us by email, telephone or in writing.

☎ 03333 11 11 10 ✉ contactus@intelligentinsurance.co.uk 📍 4 Lakeside, Headlands Business Park, Salisbury Road, Ringwood, Hampshire, BH24 3PB

Refer to the Policy wording for cancellation conditions and the Terms of Business document for cancellation fees.