DOMESTIC EMERGENCY INSURANCE FOR RESIDENTIAL PROPERTIES

Insurance Product Information Document

Company: Astrenska Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Number 202846 **Product: Emergency Insurance**

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

What is this type of insurance?

This is a Home Emergency Insurance which covers your permanent place of residence against emergency repair for the period of insurance, subject to the policy terms and conditions. It does not cover normal day-to-day maintenance, which you should carry out and pay for.

What is insured?

- ✓ **Overall Maximum Benefit**
  We will pay up to a maximum as detailed on your property emergency schedule for any one claim including VAT, call-out charges, labour, parts and materials.
- ✓ Burst pipes or sudden leakage likely to cause damage to your home or its contents.
- ✓ Break-in or vandalism reported to the Police (a crime number should be obtained for further reference) which compromises the security of the home.
- ✓ Failure or damage to underground drains or sewers.
- ✓ Failure of your main services.
- ✓ Failure of your domestic hot water heating.
- ✓ Total failure of your central heating involving a boiler or warm air unit causing unreasonable discomfort or risking frost damage to the home.
- ✓ A leakage caused by smashed toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing and creates and emergency as there is no other toilet in the home.
- ✓ Pest Infestation. Removal or wasps' nests, field and house mice or brown rats within the main building of your premises.
- ✓ Missing or repositioned roof tiles likely to cause damage to the home or its contents.

What is not insured?

- ✘ Any Emergency, loss or damage arising from faults, damage or infestation you were aware of at the time you entered into this contract.
- ✘ The excess shown on your Property Emergency Schedule.
- ✘ Dripping taps, results of hard water scaling deposits, burst or leaking flexible hose, slow seepage, leaking overflows, blocked or misaligned guttering, damage to boundary walls, hedges or fences.
- ✘ Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.
- ✘ In connection with the boiler or warm air unit: any boiler or warm air unit over 15 years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler of system noise.
- ✘ Breakdown of, loss or damage to Saniflow toilets and other mechanical equipment.
- ✘ Failure of any service where the problem is situated outside the boundary of the plot or land on which your home is situated.
- ✘ Any damage caused by the pests or infestations or by their removal.
- ✘ Pest infestations in the gardens or outbuildings.
- ✘ Breakage of internal glass or doors.
- ✘ Vandalism caused by your tenant or anyone staying at the property with your permission.

Are there any restrictions on cover?

- ! The maximum that we will pay during any period of insurance is detailed on your property emergency schedule, including VAT.
- ! Your boiler or warm air unit must have an output of less than 60kw per hour capacity and be less than 15 years old.
- ! We will not cover any claim where the premises have been left unoccupied for 30 consecutive days or more.
- ! We will not repair your boiler if it will cost more than replacing it or if suitable parts aren't available.

Where am I covered?

✓ Cover applies for eligible properties situated within the mainland of England, Scotland, Wales and Northern Ireland, plus the Isle of Wight, the Isle of Man and the Channel Islands.

What are my obligations?

- You must answer all questions about this policy honestly and fully at all times and you must also tell us straight away if anything that you have already told us changes.
- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with emergency.
- You must protect your premises, keeping it in good condition and regularly carry out routine maintenance.

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.

If you do not pay your premium when it becomes due, cover will not be provided.

When does my cover start and end?

The benefits of the policy will start and end on the dates specified in your policy schedule.

How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise the cancellation right, you will be entitled to a full refund or premium. Should any claim occur prior to the exercise of the cancellation right where the claim terminated the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancelation right, please call your insurance broker or agent.

Important Information

Statement of Demands and Needs

This policy meets the needs of homeowners requiring assistance in the event of certain emergencies at their permanent place of residence that affect water pipes, central heating system, mains services and other home emergencies as detailed in your policy documents. You may need to review the cover periodically to ensure it remains adequate for your needs. This statement does not constitute advice or a personal recommendation.

Claim Notification

When you become aware of a possible claim under this policy, you must notify us immediately by telephone on 0345 307 4898. We will then advise you how to protect yourself and your premises. The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Your right to complain

We aim to provide a first class service at all times. However, If you have a complaint you should contact us in the first instance:

- by telephone – call Us on 0345 900 7832
- by email – send an email to customerrelations@collinsonservice.com

We will aim to provide you with a full response within four weeks of the date we receive your complaint. If you remain dissatisfied with our response, or we fail to reply to your complaint within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone 0800 0234 567 or 0300 123 9123 or visit their website at https://www.financial-ombudsman.org.uk.

The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent, and its services are free to you.

Financial Services Compensation Scheme

Collinson Insurance Services Limited and Astrenska Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.