

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 an emergency as there is no other toilet in the home.
- ✓ Pest Infestation. Removal of 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 10 years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler or 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 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 10 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?

Your rights to cancel: You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. In the case of renewals, we will refund to you any premium you have paid to us less any payments we have made.

Cancellation by you: If you wish to cancel your policy after 14 days and you pay an annual premium in full once a year then, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. Providing you have not made a claim under the policy and there have been no incidents likely to give rise to a claim, you will receive a refund of any premiums you have paid, less a proportionate deduction for the time we have provided cover and minus our cancellation fee.