

DYNAMO COVER HOME EMERGENCY INSURANCE

Insurance Product Information Document

Company: Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FS Number 202846

Product: Domestic Cover

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. 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 home against emergency repairs for the period of insurance, subject to the policy terms and conditions.



What is insured?

Cover up to the amount shown on your schedule of insurance for parts, labour & VAT towards the necessary repair or replacement of parts related to:

- ✓ Bursting or sudden leakage of water pipes within Your Home or failure of Your domestic hot water heating
- ✓ Failure of or damage to underground drains or sewers
- ✓ Failure of Your Mains Services for which You are legally responsible
- ✓ Complete failure of Your central heating system involving a boiler or warm air unit
- ✓ Damage to, or mechanical failure of, the only accessible toilet or cistern in Your Home which results in complete loss of function.
- ✓ Removal of wasp nests, field or house mice or brown rats within Your Home
- ✓ Break-in or vandalism compromising the security of your Home
- ✓ Missing or repositioned roof tiles



What is not insured?

- ✗ The Excess shown in your certificate
- ✗ An Emergency which happens before the Period of Insurance starts or within 28 days of the date of first purchase of this policy. dripping taps and leaking overflows
- ✗ Burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap
- ✗ Slow seepage from joints or gaskets which does not involve a sudden escape of water
- ✗ The results of hard water scaling deposits
- ✗ Breakage of any basin, bath, bidet or shower base
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers
- ✗ Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work
- ✗ Loss or damage arising from the utility company interrupting or deliberately disconnecting the Mains Services or any equipment they are responsible for
- ✗ Any claim which is related to a boiler over 10 years old or a boiler which has an output more than 60kw per hour capacity
- ✗ Any cost for repairs to a boiler where it is deemed to be beyond economic repair
- ✗ Any costs for work recommended as being undertaken following a service of Your boiler of warm air unit Any intermittent or reoccurring fault.
- ✗ Any water pressure adjustments or failure caused through hard water scale or sludge
- ✗ Gas leaks from any pipes or appliances
- ✗ Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions
- ✗ Any boiler or system noise
- ✗ Any radiator valves or any airlocks in the central heating piping
- ✗ Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat
- ✗ Any claim where there is another working toilet within Your Home
- ✗ Breakdown of, loss of or damage to Saniflo toilets
- ✗ Cost of replacement ceramics or parts
- ✗ Any infestations or pests in gardens, or outbuildings
- ✗ Any damage caused by the pests or infestations or by their removal
- ✗ Breakage of internal glass or doors
- ✗ Any loss not reported to the Police
- ✗ Flat or tarpaulin roofs
- ✗ Blocked or misaligned guttering
- ✗ Any claim relating to underfloor heating



Are there any restrictions on cover?

You must be the homeowner and live in the property as your main home
Homes outside of the Geographical limits set out in the policy document
Homes where more than half the rooms at the Property are not used for normal living purposes



Where am I covered?

- ✓ Your home must be situated within the mainland of Great Britain, Northern Ireland and the Isle of Wight



What are my obligations?

- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes.
- You must take all reasonable steps to protect Your Home and prevent loss and damage and to maintain Your Home in sound condition and good repair.
- All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidelines
- When You become aware of a possible claim under this policy, You must notify Us immediately.
- If for any reason We allow You to use Your own appointed contractor, You should obtain an estimate for the work and contact Us for authorisation to continue with the repair.



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. You can pay annually by debit/credit card.

You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

In the first period of insurance

Cover will start on the date you have selected, as shown on your policy certificate, and it will end 12 months after you took out the insurance.

At each subsequent renewal

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12 month period.

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording.



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 of 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 cancellation right, please call your insurance broker or agent.