

# Home Emergency Assistance Insurance Product Information Document



Company: Sparta Insurance Services Group Limited Product: Home Emergency Assistance

This insurance is:

- Arranged by Sparta Insurance Services Group Limited, an appointed representative of Novitas Underwriting Agency Limited, a private company with registered number 03106533 whose registered office is 167 Turners Hill, Cheshunt, Herts, EN8 9BH and is registered as an insurance intermediary with the Financial Conduct Authority, number 307931.
- Managed by Legal Protection Group Limited, registered in England and Wales number 10096688. An appointed representative of Somerset Bridge Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority (FCA No. 477112).
- Underwritten by Alwyn Insurance Company Limited, registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

## What is this type of insurance?

**Home Emergency Assistance** is an assistance insurance contract which provides access to an authorised contractor who will carry out emergency assistance to prevent damage or further damage to your home, make your home safe and secure and to prevent risk to health or to safety in the emergencies listed below, subject to the terms and conditions of your policy.



### What is insured?

- ✓ Emergency repair costs (including call-out fees, labour costs and the cost of replacement parts and materials) up to £1,000 per emergency;
- ✓ Overnight accommodation costs up to £100 per person subject to a maximum total of £250:

#### Main Source of Heating

- ✓ Complete failure to function or breakdown of the main source of heating in your home.

#### Domestic Electric or Gas Supply

- ✓ Complete failure of the domestic electric or gas supply in your home.

#### Internal Plumbing and Drainage

- ✓ Failure, blockage, leak or damage to the internal plumbing and drainage system in your home.

#### Toilet Unit

- ✓ Failure, blockage, leak or damage to the toilet bowl or cistern in your home.

#### Pest Infestation

- ✓ An infestation of pests causes a health or safety risk or damage to your home.

#### Windows, Doors and Locks

- ✓ Failure to function or damage to the external doors, windows or locks in your home.

#### Lost or Broken Keys

- ✓ The keys to your home are broken, lost or locked inside your home and there is no immediate access to a spare set.

#### Roof Damage

- ✓ Damage caused to the roof of your home due to adverse weather conditions or fallen trees.

#### Overnight Accommodation

- ✓ Reimbursement of the cost of one night's accommodation (room and transport only) if your home is uninhabitable following an emergency covered under this insurance.



### What is not insured?

There is no cover for:

#### Main Source of Heating

- ✗ Non-domestic heating, warm air systems or solar powered systems.
- ✗ Heating systems which are beyond economic repair.

#### Domestic Electric or Gas Supply

- ✗ Interruption, disconnection or failure of the mains utility services.

#### Internal Plumbing and Drainage

- ✗ Supply pipes or drainage systems which are the responsibility of the relevant utility company.

#### Toilet Unit

- ✗ Claims where there is another functioning toilet in your home which can be accessed.

#### Pest Infestation

- ✗ Infestations other than those caused by wasps, hornets, brown or black rats or house or field mice.

#### Windows, Doors and Locks

- ✗ Internal doors, glass or locks.



### Are there any restrictions on cover?

The following key exclusions also apply to the whole policy:

- ! properties which are rented by you, let by you or which are not your principal home.
- ! properties which have been unoccupied for the last 30 days in a row.
- ! gates, walls, fences, hedges, garages (other than integral garages), sheds, greenhouses, outbuildings not designed to be permanently lived in, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal parts of a property for which you do not have sole responsibility.
- ! emergencies you were aware of before this insurance started; or any emergency which happens in the first 24 hours of the start date of this insurance if this policy is taken out separately to any other insurance policy (such as home insurance).
- ! costs incurred before Legal Protection Group Limited have accepted your claim or for work which has not been authorised by Legal Protection Group Limited or has not been carried out by their authorised contractor.
- ! items or parts which need to be replaced as a result of natural wear and tear.
- ! repairs required due to a lack of normal day-to-day home maintenance.
- ! failure to carry out repairs recommended to you or where an emergency has recurred due to your failure to carry out a permanent repair after the authorised contractor had carried out a temporary repair to resolve the emergency.
- ! permanent repairs where a temporary repair has been deemed fair and reasonable in the circumstances.
- ! damage caused by having to gain access to your property or to access the source of the emergency, or costs to reinstate your property to its original condition.



## Where am I covered?



You are covered for emergencies which happen at your home which must be located in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.



## What are my obligations?

### An insured person must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to prevent an emergency from occurring and to avoid incurring unnecessary costs;
- ensure that your home and its systems and equipment are maintained in a good state of repair and complete any necessary maintenance to your home;
- co-operate fully with Legal Protection Group Limited and with their authorised contractor;
- notify Legal Protection Group Limited of any emergency upon discovery and within the period of insurance;
- agree to use Legal Protection Group Limited's authorised contractor and agree to their decision on the most suitable method to resolve the emergency.



## When and how do I pay?

The premium for this insurance policy is payable to the person who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The person who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



## When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



## How do I cancel the contract?

You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the person who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.