

# Residential Emergency Assistance Insurance

## Insurance Product Information Document

**Company:** Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

**Product:** Philip Williams Essential Home Emergency

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

This policy is designed to provide cover for the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.



#### What is Insured?

##### Plumbing & Drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence, including blocked toilets and external drains.

##### Internal Electricity, Gas, and Water Supplies

- ✓ An electricity failure of at least one circuit, gas leak and water supply system failure.

##### Security

- ✓ Damage or failure of an external lock, door or window.

##### Lost Key

- ✓ Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained.

##### Primary Heating System

- ✓ The primary heating system has failed or broken down completely.
- ✓ A contribution towards the purchase or hire of alternative heating sources in the event that the primary heating system has failed completely.

##### Pest Infestation

- ✓ An infestation of wasp nests, hornet nests, house mice, field mice, rats and/or cockroaches.

##### Roofing

- ✓ Sudden and unforeseen damage to the roof of the property.

##### Boiler Replacement Contribution

- ✓ Where your boiler has failed and is deemed by the contractor and us to be uneconomical to repair, we shall contribute the lower 50% of the capital cost including VAT or £150 towards the cost of a brand new replacement.

##### Overnight Accommodation

- ✓ Where it has not been possible to resolve the emergency and the property is rendered uninhabitable.



#### What is not Insured?

- ✗ Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.
- ✗ Any repair work to the cost of replacing lead pipework.
- ✗ All external lighting.
- ✗ Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.
- ✗ Loss of keys to internal doors, garages and outbuildings.
- ✗ Any claim involving boilers over 15 years old or over 238,000 btu net input (70 Kilowatt).
- ✗ Pest infestations not directly affecting the living areas of the property.
- ✗ Damage to flat roofs over 10 years of age.
- ✗ Circumstances more properly handled by your Household Insurer.
- ✗ Any costs incurred with a contractor directly or before notification of a claim.
- ✗ A wilful act or omission or lack of maintenance or neglect by you.



### Are there any restrictions on cover?

- ! A maximum of one call-out charge per claim.
- ! A maximum of three hours labour per claim.
- ! A maximum of £150 for parts and materials per claim.
- ! A maximum of £50 towards alternative heating.
- ! A maximum limit of £1,000 per claim.
- ! Boiler Replacement Contribution claims are limited to £150 depending on the age of the boiler.
- ! Alternative Accommodation claims are limited to £250.



### Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



### What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



### When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



### When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



### How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.