

# Home Emergency Protect

## Key Facts

This policy summary does not contain the full terms and conditions of cover. Full terms and conditions can be found in the policy document.

This insurance is not an equipment maintenance contract, household building or contents policy. It complements **your** household insurance policies, providing services and benefits which are not usually available under such policies.

### Insurer

This policy is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Your Policy is arranged by Business & Domestic Insurance Services, a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Address: Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## WHAT IS COVERED

In the event of an emergency occurring in your home, we will:

- a) Advise you on what action to take to protect yourself and your home;
- b) Send one of our authorised service agents/contractors to your home or arrange a convenient time for an authorised service agent/contractor to attend and
- c) Cover the cost of providing emergency assistance detailed under the "What we will pay" section of your Policy

This cover is only provided if the emergency happens during the period of cover and it is caused by one or more of the following:

**Electricity supply** - Complete failure or breakdown of the electricity supply system within your home.

**Primary heating system** - Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system.

**Plumbing and drainage** - Failure of, or damage to the plumbing or drainage system which result in water damage inside your home

**Uninhabitable accommodation cover** - If no-one can live in your home as a result of an emergency, the helpline will pay all your reasonable costs in getting basic accommodation for one night, as long as the helpline approves it beforehand.

**Security and glazing** - Failure of, or damage not caused by you to, outside locks, doors or windows which means that your home is no longer secure.

**Vermin** - If you need to remove rats, mice, cockroaches, and wasps or bees nests from your home (this does not apply to animals and insects already in your home before you took out cover).

**Roof** - Damage to the roof of your home caused by storm or fallen trees or branches.

We will pay at our discretion up to £500 (including VAT) towards labour costs (including call out charges, materials and parts required to affect an emergency repair in your home) on any one occasion.

## **WHAT IS NOT COVERED**

1. Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
2. Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
3. Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor's guarantees or warranties or insured parts covered through non compliance with the manufacturer's operating instructions.
4. Any inherent or recurring manufacturer's design fault or defect.
5. Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
6. Any costs incurred due to boiler or system noise and/or where no fault is found.
7. Any intermittent faults.
8. No claim will be paid if it results from any of the following:
  - Damage or failure outside the boundary of the home.
  - Deliberate disconnection, withholding, or interruption of mains services to the home.
  - Loss or damage resulting from a wilful act.
  - Any costs arising as a result of failure to service the boiler/system or in accordance with the manufacturer's instructions.
  - Damage resulting from lack of proper maintenance/incorrect installation.
  - Shared pipe work leading to or from other properties.
9. Costs that have not first been notified through the correct helpline and carried out by the authorised service agent/contractor.
10. Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
11. Any claim or event where the property/home has remained unoccupied for more than 30 days.
12. Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
13. Claims arising as a result of wear and tear,
14. Boilers which exceed the age limit of the policy.
15. Accidental damage to glass or replacement glass.

## **HOW TO CLAIM**

### **REQUESTING ASSISTANCE**

First check the circumstances are covered within the terms of this Policy and under the product you have purchased. Having done this telephone us stating your Policy Number, on:

0344 573 7912

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON: 0800 111 999

## **COMPLAINTS**

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

In the first instant contact:

Business & Domestic Insurance Services  
Building A  
Venture House  
Arlington Square  
Bracknell  
Berkshire  
RG12 1WA

Telephone: +44 (0) 1344 706015  
Email: [info@businessanddomestic.co.uk](mailto:info@businessanddomestic.co.uk)

For complaints relating to claims, please contact:

CET Structures Limited  
Unit 2 E2 First Floor,  
Boundary Court,  
Willow Farm Business Park,  
Castle Donnington,  
Leicestershire,  
DE74 2NN

Telephone number: 01332 818139  
Email: [customer.relations@cet-uk.com](mailto:customer.relations@cet-uk.com)

If **your** complaint about the policy cannot be resolved by the end of the third working day it will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Telephone number: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In the unlikely event that the complaint is still not resolved to your satisfaction, you may refer to the Financial Ombudsman Service whose address is Exchange Tower, Harbour Exchange, London, E14 9SR, telephone number 0800 023 4567 or 0300 123 9123. Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Referral to the Ombudsman will not affect your right to take legal action against us. None of the above affects any right of legal action you may have.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

#### **COMPENSATION SCHEME**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).