Home Emergency Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited **Product: coverbaloo Home Emergency Policy**

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This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

What is this type of insurance?

This policy provides assistance following specific emergency events occurring in your home (for example - leaking water, electrical supply failure, damage to the roof or removal of pests).

What is insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Claim limit - The claim limit is shown on your policy schedule and is inclusive of call out charges, labour, parts and materials. The number of call outs provided under your policy during the period of cover shall not exceed three.
- ✓ Plumbing and drainage - failure of or damage to the system that has or may result in leaking water.
- ✓ Electricity supply - restoring the electricity system following complete failure.
- ✓ Roofing - damage to the roof caused by bad weather.
- ✓ Primary heating system - restoring heating and/or water following failure.
- ✓ Where a boiler is deemed uneconomical to repair - the maximum claim limit is £500 for boilers up to 5 years old and £250 for boilers greater than 5 years old but less than 15.
- ✓ Lost key / lock out - gaining entry to the home following lost keys or lock failure.
- ✓ Cooker/oven - restoring a means of heating and preparing food within the home - Up to £250.
- ✓ Pest control - removal or extermination.
- ✓ Internal gas supply - restoring the gas supply following failure.

What is not insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ Any incident which occurs within the first 14 days following the start date of your cover.
- ✗ Events where on attendance it becomes clear that the call out is not an emergency.
- ✗ More than one claim arising from the same cause.
- ✗ We won't pay claims for boilers that are more than 15 years old, with the exception of oil boilers which are covered up to 30 years old.
- ✗ We won't pay claims for boiler faults that are a result of the boiler not being serviced within the last 12 months.
- ✗ We won't pay claims following the failure of a lock due to attempted forcible entry to the home.
- ✗ We won't pay pest control claims where there is no risk to health.
- ✗ We won't pay claims relating to the interruption or disconnection of utility services.

Are there any restrictions on cover?

- ! We won't pay claims arising after the home has been left unoccupied.
- ! We won't pay for systems where spare parts are no longer available.
- ! We won't pay claims for any system equipment or facilty which has not been properly installed.
- ! We won't pay for any claim that is found to be fraudulent.
- ! We won't pay claims relating to circumstances known to you before taking out the policy.
- ! We won't pay for any wilful or negligent act or omission by you or any third party.
- ! The cover limit is restricted to 2 calls outs only in any one period of cover for oil boilers over 15 years old.
  The benefit will be limited to £250 for the first call out, and up to £190 for the second call out.
- ! There is no cover provided for oil boilers deemed to be beyond economical repair where the boiler is over 15 years old.

Where am I covered?

- ✓ UK and the Isle of Man.

When and how do I pay?

You can choose to pay by direct debit, credit or debit card. Please contact us for details or see your payment schedule that you will receive after you buy.

When does the cover start and end?

Your cover will be effective for a period of 12 months, as shown on your policy schedule.

How do I cancel the contract?

Please contact the scheme administrator Cavere Insurance to cancel your policy.

Cancellation within 14 days
You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever is the later) to cancel the cover. Providing a claim has not been made, a full refund of any premium will be provided. An administration fee will not be applied.

Cancellation after 14 days
You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. A cancellation fee will not be applied.

How do I report a claim?

Call the helpline on 0161 393 9899
Major emergencies which could result in serious injuries to the public or damage to the property should be immediately advised to the supply company and/or the public emergency services.
Do not make any arrangements yourself without prior authorisation from the helpline; if you do we will not reimburse any costs you may incur.

Excesses that apply

The standard policy excess is £0. You may choose a Voluntary Excess. Your chosen policy excess is shown on your Policy Schedule.

How do I make a complaint?

If your complaint is about the way your policy was sold to you, please contact us to report your complaint.
If you've a complaint regarding your claim, please call the claims advice helpline on **0161 393 9899**.
If your complaint relates to your policy itself please contact Cavere Limited on the number shown on your schedule.
For any unresolved issue, you can write to us at the address shown below:
Customer Service Department, Financial & Legal Insurance Company Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).
You may be entitled to compensation from the scheme, if Financial & Legal Insurance Company Limited cannot meet their obligations.
For more details about the scheme visit www.fscs.org.uk or telephone **0800 0678 1100** or **020 7741 4100**.

Underwritten by Financial & Legal Insurance Company Limited.
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