

HOME INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

homeprotect

Company: ARAG Legal Expenses Insurance Company Ltd ('ARAG') which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

Product:
Full Home Emergency

This insurance is sold by Homeprotect and managed and underwritten by ARAG. This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

WHAT IS THIS TYPE OF INSURANCE?

Full Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. ARAG will arrange and pay for a contractor: to prevent damage or further damage to the insured property, make the insured property secure or relieve unreasonable discomfort, risk or difficulty.



What is insured?

ROOF DAMAGE

- ✓ Any damage to the roof of the insured property where internal damage has been caused or is likely

MAIN HEATING SYSTEM

- ✓ Failure of the main heating system of the insured property

PLUMBING AND DRAINAGE

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in the insured property

DOMESTIC POWER SUPPLY

- ✓ Failure of the domestic electricity, or domestic gas supply in the insured property

TOILET UNIT

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in the insured property

HOME SECURITY

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves the insured property insecure

VERMIN

- ✓ An infestation by wasps' and/or hornets' nests, rats, mice or grey squirrels in the insured property which prevents the use of the loft or one or more rooms in the insured property

HOTEL ACCOMMODATION

- ✓ The room only cost of accommodation if the insured property remains uninhabitable following an insured emergency



What is not insured?

- ✗ A claim where the insured property is left unoccupied for 30 or more consecutive days, unless your property is noted as being unoccupied in your statement of fact
- ✗ Assistance costs (including parts and materials) which exceed the emergency assistance limit of £500 incl. VAT (not including hotel accommodation costs)
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any claim where the incident happens within the first 7 days of you taking out this policy (unless taken out at the same time as your Homeprotect home insurance policy)
- ✗ Claims relating to normal day to day maintenance
- ✗ The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance
- ✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the insured property.
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside of the legal boundary of the insured property
- ✗ Leaks which have not caused or are unlikely to cause damage to the insured property
- ✗ Problems with septic tanks, cesspits or fuel tanks



Are there any restrictions on cover?

- ! You are not covered for a permanent repair if a temporary repair is fair and reasonable in the circumstances

MAIN HEATING SYSTEM

- ! Claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems

PLUMBING AND DRAINAGE

- ! Claims relating to rainwater drains and soakaways

DOMESTIC POWER SUPPLY

- ! Claims relating to the failure of the mains supply

TOILET UNIT

- ! Claims where there is at least one functioning toilet in the insured property

HOME SECURITY

- ! Claims relating to damage to or failure of doors, windows or locks if the home remains secure

VERMIN

- ! Claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests

HOTEL ACCOMMODATION

- ! Costs above £300 (incl. VAT)



Where am I covered?

The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

It is your responsibility to:

- Maintain the insured property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the insured property
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at the insured property when the contractor we arrange for you arrives



When and how do I pay?

This optional product can be purchased as an add on to your Homeprotect home insurance policy and would replace the Basic Home Emergency which is included as standard.



When does cover start and end?

Cover will start from when you've requested your Homeprotect home insurance policy to start until the end of your home insurance policy.



How do I cancel the contract?

- If you need to cancel or amend your contract, please call Homeprotect on 0330 660 1000.