



about Lifesure Park Home emergency insurance

Policy Summary

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

Insurer

The insurer of this policy is Europ Assistance Insurance Limited. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Type of insurance and cover provided

This is a Home Emergency Insurance which covers Your Home against Emergency Repairs for the Period of Insurance, subject to the policy terms and conditions.

Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

- Your Home must be within the Geographical Limits
- Your home must be a private dwelling used only for your domestic purposes or as your office.

To be eligible for the total failure of Your central heating, the following requirements must be met:

- Your boiler or warm air unit must have an output of less than 170,000 btu's.
- Your boiler or warm air unit must be less than eight years old.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Emergency repairs up to £500 (including VAT) in the event of burst pipes, break-in or vandalism, failure of domestic water, gas or electricity supply, smashed toilet bowl or pest infestation, involving your home and requiring immediate remedial action.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- Any pre-existing defects. (Please refer to the 'What is not covered' section in the policy document.)
- Normal maintenance and wear and tear. (Please refer to the 'What is not covered' section in the policy document.)
- Dripping taps or overflows. (Please refer to the 'What is not covered' section in the policy document.)
- Damage to boundary walls and fences. (Please refer to the 'What is not covered' section in the policy document.)
- The cost of effecting permanent repairs once the temporary repair has been done. (Please refer to the definition of 'Emergency repairs' in the 'Meaning of words' section in the policy document.)
- The maximum we will pay in any one period of insurance is £1,500. (Please refer to the 'What is covered' section in the policy document.)

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made. Beyond this period, as this product has no financial value, there shall be no refund in premium

Making a claim under your policy

You must contact us before incurring ANY costs.

In the event of a home emergency please phone **0870 737 5688**.

Making a complaint

If you wish to register a complaint, please contact us:

...**in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or
 ...**by phone** 0845 3588008; or
 ...**by e-mail** quality@europ-assistance.co.uk.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

Financial Services Compensation Scheme

Europ Assistance Insurance Limited and Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either company are unable to meet their obligations. General insurance and insurance advising and arranging are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the www.fscs.org.uk website.