Home Emergency Solutions

Insurance Product Information Document

Company: ARAG plc **Product: Home Emergency Solutions**

Insurer: ARAG Legal Expenses Insurance Company Limited.

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 02585818.

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Home Emergency Solutions provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected event causes or is likely to cause damage to your home, make it unsafe or unsecure to stay in or create a health risk to you. The insurance pays for the contractor's costs up to the limit stated in the policy.

What is insured?

- ✓ **Main heating system**
  the complete breakdown of your main heating system.
- ✓ **Plumbing and drainage**
  damage to, or blockage or breakage or flooding of, the drains or plumbing system within the home.
- ✓ **Home security**
  damage to or failure of external doors, windows or locks which compromises the security of the home.
- ✓ **Toilet unit**
  breakage or a fault with the toilet that results in the loss of function providing there is no other toilet in the home.
- ✓ **Domestic power supply**
  the failure of the domestic electricity or gas supply.
- ✓ **Lost keys**
  the loss or theft of the only available keys to gain access to the home.
- ✓ **Vermin infestation**
  removal of vermin infesting your home.
- ✓ **Emergency accommodation costs**
  for one night where your home is unsafe, unsecure or uncomfortable to stay in.

What is not insured?

- ✘ Events that do not result in your home becoming damaged, unsafe or unsecure to stay in.
- ✘ Contractor's costs that you incur without our consent.
- ✘ The costs of reinstatement or redecorating your home where damage has been caused.
- ✘ Wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with.
- ✘ Warm air and solar heating.
- ✘ Leaking appliances.

Are there any restrictions on cover?

- ! Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to the sum shown in your policy wording.
- ! You will have to pay for emergency accommodation and make a claim to us to be reimbursed.

Where am I covered?

You are covered for emergencies affecting your home in the UK, Isle of Man and Channel Islands.

What are my obligations?

- You must contact the 24/7 Home Emergency helpline as soon as you can after the emergency arises.
- Someone must be at home to let the contractor in.
- If your home is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump you are required, with our agreement, to choose and pay for your own contractor. You must send us the receipt for the insurer to reimburse you.

When and how do I pay?

The person who sells your Home Emergency Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your home insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your home insurance.

When does cover start and end?

Cover starts and ends at the same time as your home insurance policy.

How do I cancel the contract?

Where your premium for Home Emergency Solutions has been included within your home insurance premium, it cannot be cancelled independently from your home insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Home Emergency Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.