



Emergency Assistance

POLICY SUMMARY

Some important facts about the Home Emergency policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

NAME OF INSURER

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA. The company is authorised and regulated by the Financial Services Authority.

NAME OF COVER HOLDER

The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 18 Hagley Road, Stourbridge, West Midlands DY8 1PS.

TYPE OF INSURANCE

The policy is designed to provide cover (up to the limit of indemnity selected) for the cost of Contractors' emergency call-out and the number of hours labour as shown in the schedule, parts and materials following a specific occurrence to effect a temporary repair (or a permanent repair where this can be done at a similar cost), provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued. Cover is also provided for a contribution towards the replacement of a boiler deemed uneconomical to repair and for overnight accommodation where a temporary repair has not been possible and the home is rendered uninhabitable.

SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy schedule issued.

SECTION OF COVER	COVER PROVIDED	SPECIFIC SECTION EXCLUSIONS <small>(Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)</small>
Plumbing and Drainage Electricity Security Lost Key Primary Heating	Applicable to all sections. An unforeseen situation which if not dealt with quickly would render the Home unsafe, insecure or cause further damage or unreasonable discomfort.	Applicable to all sections. We do not cover costs arising from:- <ul style="list-style-type: none"> • Claims occurring within the first 14 days of the first period of insurance. • Systems or equipment not properly installed or maintained. Boilers over 15 years old. Boilers up to 238,000 btu net input (70 kilowatt). Decorative or cosmetic replacement. Claims arising if the Property is unoccupied.
Boiler Replacement Contribution (Optional Cover – see schedule for details of inclusion)	Where your boiler has failed and is deemed by the contractor and us to be uneconomical to repair, we shall contribute (upon production of an original receipt for payment) the lower of 50% of the capital cost including VAT or £500 towards the cost of a brand new replacement.	Breakdown, interruption or damage which is the responsibility of any public service or utility. Materials or labour covered by guarantee or warranty.
Overnight Accommodation (Optional Cover – see schedule for details of inclusion)	A sum of up to £250 where it has not been possible to resolve the emergency following emergency work carried out by the contractor and the home is rendered uninhabitable.	Repair or replacement of water tanks, cylinders, radiators, taps, overflows, external WCs, pipes or apparatus not causing internal damage. Internal locks, doors, glass, or loss of internal keys or garage keys.
Pest Infestation		Outbuildings, garages, external lighting, tanks, pools, solar heating or security systems.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below:



- The policy covers emergency situations only and will pay for the costs of effecting a temporary repair or a permanent repair where this can be done at a similar cost. It does not cover circumstances more properly handled by your Household Insurer
- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported by the Policyholder to the Claims Helpline who will arrange to send a contractor.
- There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond our control. In the event of this occurring we will ensure that your Property is safe and if required the contractor will provide you with a quotation for a suitable repair.
- Where it is not possible to validate your claim at the time of initial notification, you will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

CANCELLATION

We wish you to be happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If you chose to cancel, we will refund your premium after first (at our discretion) charging for the cover provided from the date of commencement of the contract until the date of cancellation and any helpline costs incurred.

CLAIMS ADDRESS

The policyholder should report immediately to the Claims Helpline any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form may be dispatched for completion by the insured person and return to the address shown below. Please note that we will not accept Claims Helpline calls, enter into dialogue or correspond with anyone other than the Insured or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department
Legal Insurance Management Ltd
18 Hagley Road
Stourbridge
West Midlands
DY8 1PS

COMPLAINTS PROCEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Agent who arranged this Insurance on your behalf.

If the matter remains unresolved you should write to the Managing Director of Legal Insurance Management Ltd at the above address.

If the matter still remains unresolved thereafter you can then write to the Insurers whose details are shown within the policy schedule.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service.



This applies if you are a retail customer or insured in a business capacity with a group annual turnover of less than Â£1 million, or are a charity with an annual income of less than Â£1 million, or are a trustee of a trust with a net asset value of less than Â£1 million. You may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

COMPENSATION SCHEME

Fortis Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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