

Home Emergency Cover



Insurance Product Information Document

Company: ONE Insurance Limited **Product: Basic Home Emergency**

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This service is an extension to your Yoga Insurance buildings and/or contents insurance policy and cannot be purchased as a standalone, independent product. A home emergency is considered an event that poses a threat to life or property. This service prevents ongoing damage as a temporary measure, and this does not cover permanent fixes. One Insurance Limited will pay a combined total of £250.00 (including VAT) for labour, advice, parts and materials to cover an emergency for insured events during the period of the insurance.



What is covered?

- ✓ The isolation and prevention of further damage of: Burst or blocked pipes, blocked drains as part of the internal water/heating system not including boilers.
- ✓ 24-hour cover, seven days a week, 365 days a year for home emergency response.
- ✓ Fire, burglary or attempted burglary where immediate repairs are necessary to prevent further deterioration or to ensure safety and security.
- ✓ Storm damage where roof repairs are needed to prevent flooding or ensure security, the wind speeds are over 55mph and where the conditions are safer for an engineer to conduct a repair
- ✓ Removal of wasps' or hornet's nests.
- ✓ Damage to locks and entranceways where immediate repairs are required for the purpose of either security or safety.
- ✓ Damage to bricks, windows and doors that affects your home's security.



What is not insured? (Key exclusions only)

- ✗ Consequential loss of any kind.
- ✗ All costs for labour, advice, parts and materials in excess of £250.00.
- ✗ Damage or losses caused by a reoccurrence of a fault, or a new fault arising from the same event where the Home Emergency Service has already been used.
- ✗ Any damage to flat, tarpaulin, glass, plastic, felt or thatched roofs.
- ✗ More than three insured events in any period of insurance.
- ✗ Landlords, holiday homes and unoccupied properties.
- ✗ The cost of investigating and accessing the source of the emergency. If we can't see and identify the source of the leak, we will not accept the claim.
- ✗ Any damage to instant boiling water taps and systems.
- ✗ Electricity or heating relating to the main heating system



Are there any restrictions on the cover?

- ⊘ All payments on your main policy must be up to date at the date of the claim and you must continue to make the payments in line with the original agreement.
- ⊘ Claims arising in the first 14 days from the start of the policy.
- ⊘ Claims must be made within 48 hours of discovering the emergency.

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What are my obligations?

- £25 call out fee.
- Where you have instructed us to assist you in the event of a home emergency and you decide to cancel the call out, we have the right to charge you the call out fee as charged by our agent.
- When an approved contractor/tradesperson is sent to your location, should they require to trace the cause and access this to complete repairs to fix the emergency problem, any damage caused will need to be claimed through your insurer. The tradesperson will notify us prior to work commencing if this will be required. At this point you will need to notify your insurance company and set up a trace and access claim, where an excess will be applicable to pay. Should you not wish to claim through the insurer, the costs will need to be covered by yourself.
- Everything reasonable must be done to mitigate losses by the insured including taking precautions to avoid injury, loss or damage and protecting your property. You must make sure other people do the same.



Where am I covered?

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.



When does the cover start and end?

For your cover start and end date please refer to your policy documents.



When and how do I pay?

The Basic Home Emergency cover is provided to you free of charge to run alongside your home insurance policy.



How do I cancel the contract?

If you want to cancel your insurance, you need to contact your insurance broker.

You are entitled to cancel this cover at any point during the term of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.