

# Home Emergency Cover



## Insurance Product Information Document

Company: ONE Insurance Limited Product: Executive 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 for 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 and this policy prevents ongoing damage as a temporary measure; this does not cover permanent fixes. One Insurance Limited will pay a combined total of £750.00 (including VAT) for labour, advice, parts and materials to cover an emergency for insured events during the period of insurance. Per claim.



### 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.
- ✓ 24-hour cover, seven days a week, 365 days a year for home emergency response.
- ✓ Unlimited call outs.
- ✓ No excess for call out charges.
- ✓ Boiler cover. This will provide emergency repairs following an emergency that occurs as a result of the failure to function or breakdown of the main source of heating in your home.
- ✓ 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 safe for an engineer to conduct a repair.
- ✓ Removal of wasps' or hornets' nests.
- ✓ Removal of black rats or house/field mice.
- ✓ Damage to locks and entrance ways 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.
- ✓ Additional cover for emergencies arising out of damage to guttering and soffits.
- ✓ Hotel cover of up to £200.00 if the necessary repairs needed would cause the home to be uninhabitable overnight.
- ✓ Travel costs of up to £50.00 should you need alternative accommodation.



### What is not insured? (Key exclusions only)

- ✗ Consequential loss of any kind.
- ✗ Electricity or heating not relating to the main heating system.
- ✗ All costs for labour, advice parts and materials in excess of £750.00.
- ✗ Ground, air and water source heat pumps including hybrid heat pump systems.
- ✗ 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.
- ✗ 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



### 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 policy start.
- ⊖ Claims must be made within 48 hours of discovering the emergency.
- ⊖ Boiler must be younger than 15 years old and have had a service in the last year

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### What are my obligations?

- Where you have intrusted us to help 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 need 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?

You can pay your premium as a one-off payment annually or in monthly instalments. Payments can be made by Direct Debit or Debit /Credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer, using the services of credit finance companies.



### How do I cancel the contract?

If you want to cancel your home emergency cover you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have had a claim you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If after 14 days you wish to cancel, you can still cancel your cover, however, no refund is available.