

Home Emergency Cover

Insurance Product Information Document



Company: **One Insurance Limited**

Product: **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? A home emergency is a sudden unexpected event that 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.



What is insured?

Basic Cover

Cover for £250 (including VAT) per call out, for up to 3 call outs per year, available 24/7.

- ✓ **Plumbing** – Fixing burst or blocked water pipes within your home.
- ✓ **Drainage** – Fixing burst or blocked drainage pipes within your home.
- ✓ **Home Security** – Repairing external locks, doors, and windows if they impact the security of your home.
- ✓ **Pest Control** – Removal of wasp and hornet nests.
- ✓ **Roof Damage** – Temporary repairs to your roof following damage from a storm or fallen tree.

Enhanced Cover

Cover for £750 (including VAT) per call out, for unlimited call outs per year for all Basic Cover items with the addition of:

- ✓ **Roof Damage** – Temporary repairs to guttering and soffits following damage from a storm or fallen tree.
- ✓ **Pest Control** – Removal rats, mice & grey squirrels.
- ✓ **Electrics** – Complete or partial failure of your electrics rendering your home uninhabitable.
- ✓ **Alternative Accommodation** – £200 hotel cover and £50 travel costs if the emergency causes your home to become uninhabitable.

Ultimate Cover

Cover for £750 (including VAT) per call out, for unlimited call outs per year for all Basic & Enhanced Cover items with the addition of:

- ✓ **Main heating system** – Partial or breakdown of your primary source of heating which results in the loss of heating and/or hot water.



What is not insured?

- ✗ Any emergency which you knew about before this cover started.
- ✗ Heating systems that have not had an annual service within the last 36 months.
- ✗ The cost of replacing a boiler or other heating appliance that is beyond economical repair.
- ✗ Damage to thatched, flat, glass, plastic, felt or tarpaulin roofs.
- ✗ Any claims due to poor roof maintenance or wear and tear.
- ✗ Any claims relating to normal day to day home maintenance.
- ✗ Where you have been told to do repairs and cannot prove they have been carried out.
- ✗ The cost of trace and access to locate the source of the emergency.
- ✗ Any leaks or damage to domestic appliances such as your fridge or freezer.
- ✗ Incidents we deem to not be an emergency, such as where a door lock is broken but your home is secured.
- ✗ External leaking pipes or shared drainage systems.
- ✗ Repairs to a toilet, bath or shower where there is another working equivalent in your home.
- ✗ Ground, air, water, or hybrid heat pump systems.



Are there any restrictions on cover?

- ! **Basic Cover** – You must pay a £25 call of fee per emergency.
- ! **Basic Cover** – We will not cover more than 3 emergencies in one year.
- ! Claims must be made within 48 hours of discovering the emergency.



Where am I covered?

- ✓ You are covered for emergencies affecting your home in Great Britain and Northern Ireland, Isle of Man and The Channel Islands.



What are my obligations?

- The payments on your insurance policy must be up to date.
- You must do everything reasonable to take precautions to avoid injury, loss, and damage to your home.
- You must ensure someone over the age of 18 is at home to let the contractor in and make sure there are no barriers to them entering your home or its boundaries.



When and how do I pay?

You will pay your insurance broker in full or in monthly instalments. Your insurance broker will explain the payment options available to you.



When does the cover start and end?

Your schedule will show the start date and end date of your policy.



How do I cancel the contract?

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

You can cancel your policy within 14 days of purchase or renewal, and we will refund any money paid. If you want to remove the product outside the first 14 days of purchase or renewal, there will be no refund of premium.