

Residential Home Emergency Insurance

Insurance Product Information Document

Company: Astrenska Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number: 202846.

Product: Row.co.uk Home Emergency – Home Emergency and Boiler Cover

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This document provides a summary of cover only and does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This policy will cover you for the cost of an approved contractor to render assistance in response to a sudden and unexpected event occurring in your home as described below. The nature of assistance will be a temporary repair to make the damage safe, or to limit further damage.



What is Insured?

Home Emergency and Boiler Cover

Emergencies or breakdowns in your home caused by:

- ✓ **Plumbing & Drainage** - Bursting or sudden leakage of water pipes within your property or failure of or damage to underground drains or sewers.
- ✓ **Internal Electricity** - Failure of at least one complete electricity circuit.
- ✓ **Gas Supply** - Damaged internal gas supply pipe causing a leak.
- ✓ **Water Supply** - A complete loss of the water supply to the kitchen or bathroom
- ✓ **Security** - Damage to or failure of an external lock, door or window which renders the home insecure
- ✓ **Access to Home** - Loss or damage of the only available key to the home or if you are unable to gain access due to failure or damage to the external locking mechanism
- ✓ **Primary Heating System** - The complete breakdown of the domestic boiler and/or central heating system which results in the loss of heating and/or hot water.
- ✓ **Pests** - An infestation of wasp nests, hornet nests, cockroaches, mice and/or rats.
- ✓ **Roofing** - Missing, broken or loose tiles causing internal water damage.
- ✓ **Boiler Replacement contribution** - A contribution of £500 for boilers less than 6 years old, or £250 for boilers 6 years old and over, towards the cost of a replacement boiler should yours be deemed to be beyond economical repair.
- ✓ **Overnight Accommodation** - Up to £250 towards the cost of overnight accommodation where the home is rendered uninhabitable.
- ✓ **Alternative Heating** - Up to £50 towards the cost of alternative heating sources were deemed necessary following a claim under Section 7.



What is not Insured?

- ✗ Circumstances which are not defined as an Emergency.
- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Claims arising within the first 14 days from the commencement of this insurance.
- ✗ Boilers that have not been serviced in line with the manufacturer's guidance.
- ✗ Boilers that are over 15 years old.
- ✗ Our boiler replacement contribution does not apply within the first 30 days of the policy inception date.
- ✗ Systems and/or equipment which has not been properly installed or maintained.
- ✗ Any claim arising from gradual deterioration and/or wear and tear.
- ✗ Garages, outbuildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks (unless covered under Pests).
- ✗ General maintenance work or any system that has not been regularly maintained.
- ✗ Costs for excavation or trace and access.
- ✗ The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes and taps.
- ✗ Any results work arising from hard water deposits.
- ✗ Any water pressure adjustments or failure caused through hard water scale or sludge.
- ✗ The interruption or disconnection of public services to the home however caused.
- ✗ Where an excess applies you will be required to pay this in the event of a related claim. Excess amounts are shown in your policy certificate.
- ✗ If you have selected a £0 excess option a mandatory excess of £60 applies to any claims made within the first 90 days of cover.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £2,500.
- ! The maximum amount payable per period of insurance is £5,000.
- ! Your home must be your permanent place of residence and occupied by you and your family.
- ! Circumstances known to you prior to the commencement date of the policy will not be covered.
- ! Claims arising where the home has been left unoccupied for a period exceeding 30 consecutive days.



Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions, and clauses of this policy – failure to do so could affect your policy.



When and how do I pay?

- You must pay for this insurance when you take it out for the first time and at each renewal of your policy.
- You can either pay annually by direct debit/debit or credit card, or if you have selected a monthly renewable policy, you can pay this by monthly direct debit/debit or credit card.



When does the cover start and end?

- Your policy will be on either an annual basis or a monthly renewable basis.
- The insurance will start on the date the first insurance premium was taken, which will be confirmed on your policy certificate.



How do I cancel the contract?

- You can cancel your insurance policy at any time if you decide it is not right for you by calling us on 0203 4119409.
- If you decide for any reason that this policy does not meet your insurance needs within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid, and we will recover from you any payments we have made.
- If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30. If You have made a claim no refund will be due.

IMPORTANT INFORMATION

Statement of Demands and Needs

Row.co.uk which is a trading name of BIG Warranties Limited. This insurance will meet the demands and needs of those people who require assistance in a home emergency arising from an incident which is covered under this policy involving their property.

We do not provide advice or recommend that our insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for home emergency insurance. If you are buying cover for the first time or replacing an existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, Row.co.uk, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY. You can also email customerservices@row.co.uk.

The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.