

# Residential Home Emergency Insurance

## Insurance Product Information Document

**Company:** Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in England and Wales and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance Insurance plc are also authorised by the Prudential Regulation Authority.

**Product:** Row.co.uk Home Emergency

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### 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?

Depending on the cover level selected and listed on your policy schedule, you are covered for:

##### Section 1 – Plumbing & Drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is likely, including blocked toilets and external drains.

##### Section 2 – Internal Electricity

- ✓ An electricity failure of at least one complete circuit.

##### Section 3 – Gas Supply

- ✓ Repairing or replacing a section of damaged internal gas supply pipe causing a leak.

##### Section 4 – Water Supply

- ✓ A complete loss of the water supply to the kitchen or bathroom.

##### Section 5 – Security

- ✓ Damage to or failure of an external lock, door or window which renders the home insecure.

##### Section 6 – Access to Home

- ✓ Loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained

##### Section 7 – 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.

##### Section 8 – Pests

- ✓ An infestation of wasp nests, hornet nests, cockroaches, mice and/or rats.

##### Section 9 – Roofing (Complete cover only)

- ✓ Missing, broken or loose tiles causing internal water damage.

##### Section 10 – Boiler Replacement Contribution

- ✓ A contribution towards the cost of a replacement boiler should yours be deemed to be beyond economical repair.

##### Section 11 – Overnight Accommodation

- ✓ Overnight accommodation where the home is rendered uninhabitable.

##### Section 12 – Alternative Heating

- ✓ Up to £100 towards the cost of alternative heating sources where 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 48 hours from the commencement of this insurance. Our boiler replacement benefits do 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).
- ✗ Claims where our engineer has advised there is no emergency repair available.
- ✗ 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.
- ✗ Boilers that are over 15 years old.
- ✗ Descaling, any work arising from hard water deposits and/or power flushing.
- ✗ The interruption or disconnection of public services to the home however caused.



### 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.
- ! Boiler Replacement Contribution claims up to £250 where covered.
- ! Overnight Accommodation claims up to £250 where covered.
- ! Alternative Heating claims up to £100 where covered.
- ! A mandatory excess of £60 applies to any claims made within the first 90 days of cover.
- ! 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 cover.
- 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.



### When and how do I pay?

- You will pay your premium prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. You can pay by either credit/debit card or direct debit on a monthly, or annual basis.



### When does the cover start and end?

- This cover lasts for one year and will start on the date you have selected, as shown on your policy schedule.
- Your policy will renew automatically for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.



### 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 giving notice of cancellation via letter or email.
- If you decide for any reason that is 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.