

Home Emergency Insurance

Insurance Product Information Document

Company: BIG Warranties Ltd



Product: Home Emergency Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This insurance 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 described below. The nature of the assistance will be a temporary repair to make the damage safe, or to limit further damage



What is insured?

- ✓ Failure of, or damage to, the electricity supply.
- ✓ Failure of, or damage to, the plumbing and drainage system, including the toilet(s) which causes internal water leakage; flooding; or water damage.
- ✓ Complete failure of the primary heating system.
- ✓ Leakage, collapse, or blockage of the mains water supply between the stopcock in your home and the point where it is connected to the public or shared water supply.
- ✓ Repair or replacement of any damaged section of internal gas supply pipe following a gas leak.
- ✓ Where an emergency renders your home unsafe according to our approved contractor, the cost of alternative accommodation
- ✓ Removal or extermination of grey squirrels; hornets; wasps; rats and mice.
- ✓ Damage to the roof resulting from adverse weather conditions, or falling trees or branches.
- ✓ Failure of, or damage to, external locks where you are unable to access your home, or are unable to secure it.
- ✓ Alternative Accommodation.



What is not insured?

- ✗ Loss of, or damage to, electricity supply where the whole of your home is not affected.
- ✗ Leaks from sinks, baths, or showers where the leak only occurs when the item is in use.
- ✗ Loss of hot water if there is an alternative means of heating water, for example: an immersion heater.
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair.
- ✗ Frozen pipes.
- ✗ Gas leaks where the leak has not been isolated and made safe by the gas distributor.
- ✗ Double glazed windows unless both panes of glass have been damaged.
- ✗ Loss of keys where an alternative set is available for you to use.
- ✗ Replacement glazing unless the appropriate glazing is available at the time of the assistance visit.
- ✗ Wear and tear or lack of maintenance.
- ✗ The policy excess.



Are there any restrictions on cover?

- ! Your home is located within the United Kingdom; will not be left unoccupied for more than 60 days at any one time;
- ! You are not aware of any faults or problems which are likely to lead to an emergency.
- ! You ensure that your boiler or gas powered heating or hot water system is maintained to a safe standard.
- ! We will not pay more than £500 for alternative accommodation



Where am I covered?

Your policy will cover emergencies occurring within your home within the United Kingdom during the period of insurance.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your broker will provide you with any payment methods that are available.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

If you need to make a claim please contact Preferred Management Solutions Limited, the claims administrator acting on your behalf on **0345 040 0430** as soon as possible.

On all correspondence please tell us you are insured by UK General Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact your administrator who arranged the Insurance on your behalf.

Complaints regarding CLAIMS

In the first instance, please contact:

Preferred Management Solutions Limited, Preferred House, Units 4 & 5 Merchant Court, Monkton Business Park South, Tyne and Wear, NE31 2EX

Email: escalations@preferredmanagement.co.uk

Telephone: 0345 040 0430

In either case, if your complaint cannot be resolved by the end of the third working day, it will be passed to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY