

Home Emergency Insurance

Insurance Product Information Document

Home Emergency cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. Financial Services Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Lawshield Home Emergency including roofing

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 is provided in your policy documents.

What is this type of Insurance?

Home Emergency is insurance that provides assistance in the event of certain home emergencies, which impact the safety and security of your home, potentially rendering it uninhabitable.



What is Insured?

- ✓ Plumbing problems related to the internal hot & cold pipes between the main internal stopcock & internal taps
- ✓ Plumbing problems to cold water storage tanks
- ✓ Flushing mechanism of a toilet
- ✓ Leaks from the toilet, pipes leading to & from the shower or bath, internal section of the overflow pipe & central heating water pipes
- ✓ Blocked sinks, baths, toilets, external drainage, blocked or leaking waste pipes, along with rainwater drains
- ✓ Blocked or leaking soil vents pipes, provided you are solely responsible
- ✓ Failure of your electrics rendering your home uninhabitable
- ✓ Pest infestations – rats, mice, wasps & hornets
- ✓ Leaking internal gas pipe between the meter & gas appliance
- ✓ Complete/partial/intermittent failure or breakdown of your primary heating/hot water system resulting in no hot water and/or heating
- ✓ Water leaking from the boiler/heating system
- ✓ A loss of water pressure within the boiler due to a fault
- ✓ We will contribute a maximum of £500 towards the cost of a new boiler if it is beyond economical repair
- ✓ Emergency repairs to broken or cracked windows which result in your home not being secure
- ✓ Gaining access to or securing your home through an external door due to lost, damaged, stolen, or failure of the locking mechanism to the door



What is not Insured?

- ✗ Dripping tap/nozzle or any other part of the plumbing or drainage where the water is safely escaping down a drain
- ✗ Replacing external overflows, cylinders, hot & cold water storage tanks, radiators, immersion tanks & sanitary ware
- ✗ Burst or leaking flexible hoses along with all domestic appliances
- ✗ Septic tanks, swimming pools and hot tubs
- ✗ Frozen pipes
- ✗ Trace & access
- ✗ Repairs to local water authority drains
- ✗ Repairing, replacing manholes, soakaways, septic tanks, cesspits, treatment plants and their outflow pipes, guttering and downpipes
- ✗ Removing, replacing or repairing any part of the drain damaged but does not result in the total blockage of the drain other than if this causes an emergency
- ✗ Drains used for commercial purposes
- ✗ Electrical failure of burglar/fire alarm systems, CCTV, shower units
- ✗ Pests outside your home
- ✗ Commercial boilers or heating systems with an output of over 60kw
- ✗ Heating systems not situated in your home or is shared with neighbouring dwellings
- ✗ Restoration of your gas supply
- ✗ Thermostatic valves, timing and temperature controls
- ✗ Underfloor heating, warm air units air or ground source heat pumps
- ✗ De-scaling and any work arising from hard water scale deposits or sludge (including power flushing)

- ✓ Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home
- ✓ Replacement set of single keys if this is the only alternative to resolve the emergency
- ✓ Up to £1000 per claim, including VAT, for call out, labour, parts & materials, to carry out an emergency temporary repair
- ✓ Up to £200 including VAT for alternative overnight accommodation & transport to such accommodation should your home become uninhabitable because of a covered emergency
- ✓ Emergency repair to the roof where there is incoming water due to storm or bad weather

- ✗ The replacement of roof tiles unless this is the only way to contain the emergency
- ✗ Wear or tear, or poor maintenance of the roof
- ✗ Damage to windows, doors or locks of outbuildings and detached garages
- ✗ Double glazing where one pane is broken but the other is intact and the home is secure



Are there any restrictions on cover?

- ! You may not claim under a new policy for the first 14 days unless renewing an existing policy
- ! Loss or damage arising from emergencies which were known before the start date of the policy
- ! A contribution towards alternative overnight accommodation including transport, is on a reimbursement basis only
- ! You may not claim if your property has been unoccupied for more than 30 days
- ! Claims related to other forms of primary heating such as renewable technologies or fuels such as oil, LPG, solid fuel or electric boilers and solar, may be settled on a reimbursement basis if an authorised contract is not available at the time in your area



Where am I covered?

- ✓ The cover provided is for private residences in the United Kingdom



What are my obligations?

- You must pay the insurance premium for cover to commence
- Your home should be properly maintained
- Your heating system should be maintained in accordance with manufacturers' instructions
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims



When and how do I pay?

You must pay the premium or instalment on demand



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule



How do I cancel the contract?

- You may cancel within 14 days of receiving your documents by contacting Lawshield UK Ltd on 01925 444847. You will receive a refund of your premium provided you have not made any claims
- You may cancel after 14 days and will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided you have not made any claims