

Pen Underwriting Standard Home Emergency Cover



Insurance Product Information Document

Company: Pen Underwriting Limited

Product: Home Emergency Cover

Registered in England No 5172311.

Authorised and regulated by the Financial Conduct Authority 314493

This insurance is managed and provided by Arc Legal Assistance and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Home Emergency Cover provides insurance to cover assistance costs up to:

- £500 per claim, including VAT, call out, labour, parts and materials to carry out an emergency repair;
- £200 inc. VAT towards the cost of your (including your pets) accommodation including transport (on a reimbursement basis) in the event your home becomes uninhabitable and remains so because of a covered event

for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll provide assistance in the event of the following Home Emergencies:

- ✓ **Plumbing:** An emergency relating to:
 - a) The internal hot and cold water pipes between the main internal stopcock and the internal taps;
 - b) The cold water storage tank;
 - c) Flushing mechanism of a toilet;
 - d) A leak from:
 - i) Your toilet;
 - ii) Pipes leading to and from the shower or bath;
 - iii) Internal section of the overflow pipe;
 - iv) Central heating water pipes.
- ✓ **Drainage:**
 - a) An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.
 - b) The below is a list of emergencies that you would be covered for:
 - i) Blocked sinks, blocked or leaking waste pipes, along with rain water drains;
 - ii) Blocked bath, toilets or external drainage (you will still be covered if you do have another working toilet or bathing facility);
 - iii) Blocked or leaking soil vent pipes, provided you are solely responsible for this.
- ✓ **Failure of Internal Electrics:** Failure of your electrics rendering your home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.
- ✓ **Security:**
 - a) Windows
 - i) Broken and cracked windows which result in the home not being secure.
 - ii) We will undertake an emergency repair using boarding or similar material to resolve the immediate security risk
 - b) Keys and locks
 - i) Gaining access to, or securing your home through an external door where you have no



What is not insured?

The policy does not provide cover for:

- ✗ **Plumbing:** We won't cover any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.
- ✗ **Drainage:** We won't cover repairs to drains which are the responsibility of the local water authority (even if they are within the boundaries of your home).
- ✗ **Failure of Internal Electrics:** We won't cover failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems as well as shower units, replacement of light bulbs and fuses in plugs
- ✗ **Security:** We will not cover damage to outbuilding windows, outbuilding doors or outbuilding locks.
- ✗ **Pests:** We will not cover removal of rats, mice and grey squirrels from outside the main building of your property including outbuildings.
- ✗ **Internal Gas Pipe and Boiler and Heating System:** We will not cover restoration of gas supply, this should be arranged with your utility company.
- ✗ **Roofing, Down-Piping or Guttering:** We will not cover replacement roof tiles (unless this is the only way to contain the emergency).



Are there any restrictions on cover?

- ! **Beyond Economical Repair:** If, in the opinion of the contractor, they are unable to repair your boiler/hot water system, you may receive £250 towards buying a replacement. This must be claimed on a reimbursement basis within 90 days of the contractor's attendance at your home. If you decide not to replace your boiler on the advice of the contractor, cover will no longer apply.
- ! **Aggressive Behaviour:** If you are aggressive towards a contractor or any member of staff or you impede or prevent access to your home at reasonable times, the insurer may withdraw cover.

alternative due to lost or damaged keys, stolen keys, or failure of the external locking mechanism to the door.

- ii) Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home.
- iii) Replacement of a single set of keys (if this is the only alternative to resolve the emergency)

- ✓ **Pests:** Removal of rats, mice, wasps and hornets, and grey squirrels where evidence of infestation in your home has been found.
- ✓ **Internal Gas Pipe:** A leak from the internal gas supply pipe in your home between the meter and a gas appliance. We will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service. **If you think you have a gas leak, you should immediately call the National Gas Emergency Service on 0800 111 999**
- ✓ **Boiler and Heating System:** Complete failure or breakdown of your primary heating/hot water system, resulting in no hot water and/or heating.
- ✓ **Temporary Heating:** If you have no heating and a part needs to be ordered following the engineer's first visit, or if we are unable to repair the boiler/heating system, you have the option to either purchase heaters up to a value of £50 inc. VAT on a reimbursement basis. These heaters are yours to keep. Alternatively, we can deliver two temporary heaters to your home.

! **Known Loss or Damage:** If you are found to have known about a loss or damage arising from an emergency before the start date of this policy, the insurer will withdraw cover.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of an emergency
- We recommend that you arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible once we have carried out the emergency repair
- You may, if our contractors are unable to attend your property within a reasonable time, with their prior agreement, arrange for your own contractor to resolve the emergency
- If you employ your own contractor, you must provide a fully itemised invoice or receipt from your contractor to support your claim for reimbursement



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel the policy at any time by contacting your broker

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.