

Home Emergency Insurance

Insurance Product Information Document

Company: Inter Partner Assistance.

Product: ALPS Home Emergency Insurance

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. FSR Register number 202664. Registered in the United Kingdom.

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?

- ✓ Up to £1000 per claim including VAT.
- ✓ Up to £100 including VAT for overnight accommodation and travel if you property is uninhabitable as a result of a covered incident.
- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators.
- ✓ Blockages in toilet waste pipes.
- ✓ Gas and electricity failure in the property.
- ✓ Central heating, boiler and hot water failure.
- ✓ Pests including brown rats, black rats, house mice, field mice, squirrels, wasps' nests & hornets' nests.
- ✓ Loss of all keys to your house, preventing access.
- ✓ Broken or damaged window presenting a security risk.
- ✓ Unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather.



What is not insured?

- ✗ Replacing external overflows, boilers, cylinders, tanks, radiators and sanitary ware.
- ✗ Failure of boiler/heating systems which have not been inspected or serviced within 12 months.
- ✗ Boiler claims during May to August inclusive.
- ✗ Boilers over 15 years of age and/or with an output over 60 Kw/hr.
- ✗ Shared water and drainage facilities.
- ✗ Flushing mechanism of a toilet.
- ✗ Pest outside the main dwelling.
- ✗ LPG, oil fired, solid fuel fired, warm air, solar and un-vented heating systems.



Are there any restrictions on cover?

- ! Claims costs in excess of £1000 including VAT.
- ! Loss/damage from circumstances known prior to the start date of the insurance.
- ! Cost of replacement parts due to natural wear and tear.
- ! Replacement of boilers that are beyond economical repair.
- ! Any loss due to faulty installation.
- ! You may not claim if your property has been unoccupied for more than 30 days.



Where am I covered?

- ✓ The cover provided is for private residences in the United Kingdom (Great Britain, Northern Ireland, Isle of Man and the Channel Islands).



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 can pay your premium monthly or annually by credit card or direct debit.



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.
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date.



How do I cancel the contract?

If you find that this cover does not meet your needs, please contact your insurance broker within 14 days of receiving this document and they will arrange for us to cancel this policy.

You will receive a refund of your premium provided you have not made any claims. If you cancel the policy after this 14-day period no refund will be made.