

# Intasure Home Emergency

## 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. FCA Register number 202664. Registered in the United Kingdom.

**Company:** Inter Partner Assistance

**Product:** 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 is provided in your policy documents.

### What is this type of Insurance?

Home Emergency provides help 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, for call out, labour, parts & materials, to carry out an emergency temporary repair
- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators
- ✓ Blockages in toilet waste pipes & blocked drains
- ✓ Heating and hot water failure
- ✓ Gaining access to, or securing your home, due to lost, damaged or stolen keys
- ✓ Broken or cracked windows
- ✓ Damaged locks caused by vandalism, theft or attempted theft
- ✓ Complete electricity failure in your property
- ✓ Pests inside your home
- ✓ External water supply pipe within your property
- ✓ Internal gas pipe leak
- ✓ Up to £200 including VAT contribution for alternative accommodation if your home become uninhabitable because of a covered emergency
- ✓ Up to £250 towards a replacement boiler or heating system if we are unable to repair yours



#### What is not Insured?

- ✗ Shared water/drainage facilities
- ✗ Boilers with an output over 60 Kw/hr
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Detached outbuildings and garages
- ✗ Poor maintenance and wear and tear
- ✗ Cost of trace and access
- ✗ Reinstatement following repair
- ✗ Routine day to day maintenance
- ✗ Boilers over 10 years old
- ✗ Issues existing before purchasing the policy



#### Are there any restrictions on cover?

- ! You may not claim on a new policy for the first 14 days unless renewing an existing policy
- ! Replacement of parts on a like for like basis is not guaranteed
- ! 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



## What are my obligations?

- 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
- You must pay the premium on time



## 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
- 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?

You may cancel your policy within 14 days of receiving your policy documents you can do this by calling 0345 000 0438.

You will receive a refund of any premium paid, less a proportionate charge for the number of days for the number of days we have provided cover. If you cancel outside the 14 day period you will receive a refund proportionate to the amount of time left to run on the policy.