Home Emergency

Insurance Product Information Document

Company: ARAG Legal Expenses Insurance Company Limited
Product: Home Emergency

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions.
Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for a contractor to: prevent damage or further damage to your home, make your home secure or reduce any health risk to you.

In certain conditions, such as if the weather is bad, you are in a remote location or parts are unavailable, we may take longer to arrive at your emergency. If providing help would put our contractors in danger, for example carrying out roof repairs in high winds, we will wait until the conditions have improved before sending someone.

What is insured?

Roof Damage
✓ Any damage to the roof of your home where internal damage has been caused or is likely

Plumbing and Drainage
✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in your home

Heating Failure
✓ Failure of the main heating system in your home which must be gas, oil or electric fired

Power Supply Failure
✓ Failure of your home's domestic electricity, or domestic gas supply

Toilet Unit
✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in your home

Home Security
✓ Damage to, or the failure of, external doors, windows or locks which leaves your home insecure

Keys
✓ The only available set of keys to your home is lost, stolen or damaged and you cannot replace them, or cannot gain normal access

Vermin
✓ An infestation by wasps' and/or hornets' nests, rats, mice or grey squirrels in your home which prevents the use of the loft or one or more rooms in your home

Hotel Accommodation
✓ The room only cost of accommodation if the home remains uninhabitable following an insured emergency

What is not insured?

✗ Any gradually occurring event, as these are not considered emergencies because they are not sudden or unexpected
✗ Assistance costs (including parts and materials) which exceed the emergency assistance limit shown in your policy schedule (not including hotel accommodation costs)
✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the home
✗ An emergency at a property which you rent or let or that you own but is not your main home
✗ Any claim where the home is left unoccupied for 30 or more consecutive days
✗ Costs you incur before we have agreed to cover your claim
✗ Claims relating to normal day to day home maintenance
✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of your home
✗ The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance
✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it
✗ Damage caused where it is necessary to gain access to carry out repairs
✗ Problems with septic tanks, cess pits, fuel tanks, underfloor heating, swimming pools or hot tubs
✗ Leaks which have not caused or are unlikely to cause damage to your home

Are there any restrictions on cover?

You are not covered for:
! A permanent repair if a temporary repair is fair and reasonable in the circumstances
! **Plumbing and drainage** claims relating to rainwater drains and soakaways

Are there any restrictions on cover? *(continued)*

- ! **Heating failure** claims relating to cold-water supply or drainage pipes, any form of alternative heating system or any non-domestic heating or non-domestic hot-water systems, or if you have a habitable area in your home, where the heating and/or hot water is still fully or partially working
- ! **Power supply failure** claims relating to a failure of the mains supply, or if you have a habitable area in your home, where the electricity and/or gas supply is still fully or partially working
- ! **Toilet unit** claims where there is at least one functioning toilet in your home
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure
- ! **Vermin** claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests
- ! **Hotel accommodation** costs above £300 (incl. VAT)

Where am I covered?

✓ United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands

What are my obligations?

It is your responsibility to:

- Maintain your home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of your home
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at home when the contractor we arrange for you arrives

When and how do I pay?

Payment options will be subject to the agreement between you and the person who is selling you this policy.

When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.

How do I cancel the contract?

You can cancel this policy by telling the person who sold you this policy within the cooling off period, which lasts for 14 days after taking it out, or at any time afterwards. We can cancel this policy at any time as long as we tell you at least 14 days beforehand. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.