

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 SA

Product: First 2 Protect Landlord

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 leaking pipes, blocked drains or leaking radiators
- ✓ Blockages in toilet waste pipes & blocked drains
- ✓ Heating and hot water failure
- ✓ Loss of the only key to your house, preventing access
- ✓ Damage to locks on external doors or windows where your property is not secure.
- ✓ Total electricity failure in your property
- ✓ External water supply pipe within your property
- ✓ Internal gas pipe leak
- ✓ Temporary repair of roof – if included within the policy
- ✓ If your boiler/hot water system is deemed beyond economical repair (BER) by our authorised contractor, we will pay you £250 towards buying a replacement boiler or heating system.



What is not Insured?

- ✗ Shared water/drainage facilities
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Boilers over 15 years old
- ✗ Detached outbuildings and garages
- ✗ Poor maintenance and wear and tear
- ✗ Reinstatement following repair
- ✗ Issues existing before purchasing the policy



Are there any restrictions on cover?

- ! Cover is limited to £500 per claim
- ! Alternative accommodation is limited to £250
- ! You may not claim under a new policy for the first 28 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 England, Scotland and Wales



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 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



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

If you cancel the policy outside the 14 day cooling off period, you will not be entitled to a refund