Your Home Emergency Insurance

Insurance Product Information Document

Company: ARC Legal Assistance Ltd

Product: First2Protect Your Home Emergency Insurance

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.
AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This insurance is provided by Arc Legal Assistance Limited, and the insurer is AmTrust Specialty Limited. Claims under this policy are handled by Legal Insurance Management Limited.
Legal Insurance Management Limited (LIM) is authorised and regulated by the Financial Conduct Authority. LIM's Firm Reference Number is 552983.

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?

This insurance policy is designed to offer 24 hour assistance if you suffer a home emergency. It compliments but does not replace either your household buildings or contents insurance policy, and there may be times where this is the more appropriate route for cover. If the situation is not an emergency as defined in the policy wording, you should contact your buildings or contents insurance provider for claims assistance.

What is insured?

We'll provide assistance in the event of the following Home Emergencies up to £500 unless noted otherwise:

- ✓ Plumbing and Drainage: Emergency repairs following damage to or failure of the plumbing and drainage system which:
  - Means that internal flood or water damage is a likely consequence;
  - Means that you do not have access to a useable toilet within your home; or
  - Causes blocked external drains that are solely your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.
- ✓ Internal Electricity: Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by resetting the fuse box and would not be more appropriately resolved by the regional network supplier.
- ✓ Gas Supply: After the National Gas Emergency Service isolates your gas supply, a Gas Safe contractor will repair or replace the damaged section of internal gas pipe.
- ✓ Water Supply: Emergency repairs following a complete loss of the water supply to the kitchen or bathroom where no other water supply is available for bathing.
- ✓ Security: Emergency repairs following damage or failure of the following items which would render the main living area of the home insecure and easily accessible to intruders:
  - Extenal lock, external window and external door.
- ✓ Access to Home: Emergency repairs following the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our

What is not insured?

The policy does not provide cover for:

- ✗ Plumbing and Drainage: There is no cover for blocked toilets and/or drains where this has been caused as a consequence of misuse or the internal workings of the flush.
- ✗ Internal Electricity: There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any lightbulbs.
- ✗ Primary Heating System: There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).
- ✗ Pests: There is no cover for any repeat claims where you have failed to follow previous guidance from us or the contractor to prevent continued or further infestation.
- ✗ Roofing: There is no cover where the roof has not been satisfactorily maintained.
- ✗ Overnight Accommodation: There is no cover for the cost of any food and drink you have purchased.
- ✗ Lack of maintenance or neglect by you (you may be asked to reserve funds if your boiler has not been serviced in line with the manufacturer's instructions).
- ✗ Any claims notified to us more than 72 hours after the emergency will not be covered.

Are there any restrictions on cover?

! Waiting Period: There is no cover for any claim arising within the first 72 hours from the date of commencement of this insurance unless you held equivalent insurance immediately prior to the commencement of this policy.

contractor will gain access to the home and ensure it is left secure.
- ✓ Primary Heating System: Emergency repairs following the complete breakdown of the primary heating system which:
  - o Results in the complete loss of heating and/or;
  - o Results in the complete loss of hot water.
- ✓ Pests: Emergency repairs following an infestation as a result of pests in and/or attached to the home and there is a clear evidence of the infestation.
- ✓ Roofing: Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ Overnight Accommodation: Overnight accommodation only following an accepted claim for emergency repairs and the home in rendered uninhabitable in the opinion of the claims helpline service.
- ✓ Alternative Heating: We shall pay up to £50 towards the cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under section 3.
- ✓ Boiler Replacement Contribution: We shall contribute up to £500 towards the cost of a brand new like for like replacement.

- ! Wear and Tear: We won't provide cover for any general wear and tear.
- ! No Emergency Repair: There is no cover where our contractor has advised there is no emergency repair available.
- ! Known Loss or Damage: If you are found to have known about a loss or damage arising from an emergency prior to 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, the Channel Islands and the Isle of Man.

What are my obligations?

- You must notify claims as soon as possible of any emergency.
- You must take due care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or the unnecessary accrual of costs.
- Where a temporary resolution or repair has been carried out, the onus will be on you to carry out repairs or work to permanently resolve the reason for the emergency occurring. Should you fail to carry out the permanent repair, a contractor will not be appointed to undertake any further emergency repairs.

When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card or, in twelve monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.

When does the cover start and end?

Your policy schedule will confirm the dates of cover that apply to you.

How do I cancel the contract?

To cancel, call First2Protect on 01392 849750

Within 14 days – you are entitled to a full refund of premiums paid and no cancellation fee will be charged.
Outside of 14 days – you may cancel after 14 days but there will be no refund of premium and the premium will remain payable

Please refer to your policy wording for full cancellation details.