

Home Emergency insurance

Insurance Product Information Document



Company: UK General Insurance Limited

Product: Caravan Guard home emergency insurance

Caravan Guard Limited is registered in England no. 4036555 at New Road, Halifax, West Yorkshire, HX1 2JZ and regulated and authorised by the Financial Conduct Authority no. 310409.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Home Emergency cover providing 24 hour assistance in the event of an emergency involving your boiler, heating systems, your electricity and water supply, as well as your internal plumbing and drainage and pest infestation. Applicable to the property(s) detailed on your policy schedule.



What is insured?

- ✓ Emergency Cover in your insured property as applicable in your policy schedule:
 - Offering advice on what action to take to protect yourself and your property.
 - One of our approved engineers or arrange an appointment for an approved engineer to visit your property.
 - Organize and pay the cost of providing assistance, up to the claim limit, including VAT.
- ✓ Assistance to restore heating and/or hot water to your property following an emergency arising from the sudden and unexpected complete failure of the boiler and controls or central heating system.
- ✓ Assistance for you to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in your property to the point where it is connected to the public or shared water supply pipe within the boundary of your property, provided you have sole responsibility for this.
- ✓ Assistance for you to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in your property. Only once the National Gas Emergency Service has attended and isolated the leak.
- ✓ Assistance for you to stop the emergency which has arisen from the sudden and unexpected failure of the toilet within the property which has resulted in internal water leakage, flooding or water damage to the property; or which renders the toilet inoperable.
- ✓ Assistance for you remove or exterminate wasps, hornets, rats and mice infestation in the property.

Continued on reverse



What is not insured?

- ✗ Any value or usage in excess of the schedule limits.
- ✗ Your policy excess (this is the part of the claim you have to pay).
- ✗ An emergency or breakdown occurring within 14 days of the commencement date.
- ✗ Cover for any boiler which is more than 15 years old, or where it has not been serviced in the last 12 months.
- ✗ General Maintenance.



Are there any restrictions on cover?

- ! More than three call outs during the period of cover.
- ! Cover for clearing airlocks, bleeding radiators or where pipes have frozen.
- ! Any partial breakdowns where the electricity supply has not been lost to the whole of the insured property (i.e. partial loss of plug sockets and/ or lighting).
- ! Where a boiler is deemed beyond economical repair, and is 5 years old or less, we will provide a contribution of up to £250 towards a replacement boiler only, where there is no manufacturer guarantee in place.
- ! Failure of the home security system.
- ! Pests kept as domestic pets or for commercial purposes.
- ! Flat roofs and gutters.
- ! Where a cooker / oven is deemed beyond economical repair our liability under the policy will cease.



What is insured?

Optional contents cover you may have chosen if eligible - shown on your schedule:

- Assistance for you to stop the emergency which has arisen from the sudden and unexpected failure of or damage to the plumbing and / or drainage system within the property(s) which has resulted in internal water leakage, flooding or water damage to the property.
- Assistance for you to restore the electricity system to the property following an emergency arising from the sudden, unexpected and complete failure of the electricity system in the property.
- Assistance for you to restore a means of heating and preparing food within the property following an emergency arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.
- Assistance for you to make the property secure following an emergency arising from the sudden and unexpected failure of or damage to external windows or locks, fitted to doors and windows where the failure or damage is such so as to render the property unsafe or insecure.
- In the event of an emergency where your property is declared unsafe a contribution towards alternative accommodation.
- Assistance for you to stop the emergency which has arisen from damage to the roof of your property due to bad weather conditions or falling trees or branches.



Where am I covered?

- ✓ Cover is offered within England, Scotland, Wales, Isle of Man or Northern Ireland.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax. You can pay for your policy annually before the start date of your policy, or by monthly instalments.
- Annual premiums may be paid by credit card / debit card / cheque, or at renewal via BACS payment.
- Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your documentation to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to cancel@caravanguard.co.uk.
- calling us on 01422 396 777.

In all of the above scenarios you must confirm your policy number, and the time and date cover is to cease.