

Home Emergency Insurance

Insurance Product Information Document

Company: Policy Excess Insure Ltd

Product: Home Emergency Insurance

Policy Excess Insure Ltd trading as Nova Direct (Financial Services Register No 836031). Policy Excess Insure Ltd is a company registered in England and Wales with company number 10706852, and registered address 3 Redwing Court, Romford, Essex, RM3 8QQ.

This document provides a summary of the key information relating to this Home Emergency Insurance Policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This Policy Cover is designed to provide cover for sudden and unexpected home emergencies.



What is insured?

- ✓ Provides access to our nationwide skilled contractor network and emergency helpline.
- ✓ Provides cover for the callout, labour and parts to alleviate the immediate emergency.
- ✓ For events that occur at home, we will advise on the action required to protect yourself and your home. We will send one of our approved engineers and arrange an appointment for an approved engineer to visit your home.
- ✓ We will organise and pay the cost of providing the assistance up to the claim limit inclusive of VAT.
- ✓ Sudden and unexpected home emergencies covered include:
 - Plumbing and Drainage, which may result in internal water leakage, flooding or water damage.
 - The restoration of your electricity supply following a sudden and unexpected failure.
 - Security of your home following a sudden and unexpected failure of, or damage to, external locks fitted to doors and/or windows which render your home unsafe or insecure.
 - The restoration of your primary heating and/or hot water following an unexpected failure of your primary heating system.
 - Entry into your home where you have lost your keys.
 - Inoperable toilet caused by a sudden and unexpected failure of the toilet.



What is not insured?

- ✗ Claims exceeding the indemnity limit.
- ✗ Claims within the first 30 days of cover commencing.
- ✗ General maintenance and/or wear and tear.
- ✗ Claims to your home when left unoccupied.
- ✗ Boiler Breakdown.
- ✗ Claims for faults on boilers over 15 years old.
- ✗ Claims on boilers not serviced within the last 12 months.
- ✗ Claims for repairs undertaken by a repairer not authorised by us.
- ✗ Repairs where spare parts are no longer available.
- ✗ Any system, equipment or facility which has not been properly installed.
- ✗ Claims for an inherent defect.



Are there any restrictions on cover?

- ! This policy will not apply if you are already covered underneath another form of insurance policy.
- ! You must provide proof of servicing, within the last 12 months, to your primary heating system before a claim for heating failure can be made.
- ! Must take reasonable care and maintain your home and its equipment in a good order and take all reasonable precautions to prevent loss of damage.
- ! This policy only applies to Emergency events.



Where am I covered?

- ✓ England, Scotland and Wales.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If an Excess is applicable, payment of the Excess prior to the claim being made.
- In the event of a claim, a liability stance must be provided to PEX Insure.
- In the event of a claim, you may be required to provide us with supporting documentary evidence of your home emergency claim.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Payment can be made by bank transfer, direct debit or debit/ credit card.



When does the cover start and end?

- The policy is for a period of one year and cover begins and ends as detailed within your Policy Schedule and Certificate.
- The policy is renewable each year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy.

Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund your premium unless we have made a payment under the policy where upon no refund will be given.
- After 14 days we will not refund your premium if you chose to cancel your policy.
- There is a charge totaling £9.98, combined, to cancel your insurance policy. This is an administration charge and is not a cancellation fee. The charge is payable regardless of time on cover.