

umbri residential home emergency insurance



Insurance product information document

Company: Arc Legal Assistance Limited

Product: Home Emergency

Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This document gives a summary of the main features of your home emergency cover.

What is this type of insurance?

Home Emergency Insurance provides insurance to cover for certain types of home emergencies as detailed in this document, your home emergency policy wording and your policy schedule.



What is insured?

We'll help you in the event of the following Home Emergencies:

- ✓ **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 toilet you can use within your home; or
 - Causes blocked external drains that are only 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 fusebox and would not be better resolved by the regional network supplier.
- ✓ **Gas Supply:** After the National Gas Emergency Service has visited your home, and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe.
- ✓ **Security:** Emergency repairs following damage or failure of the following items which would make the main living area of the home insecure and easily accessible to intruders:
 - External lock;
 - External window;
 - External door.
- ✓ **Access to Home:** Emergency repairs after the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our 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:
 - Results in the complete loss of heating and/or;
 - Results in the complete loss of hot water.



What is insured? (continued)

- ✓ **Pests:** Emergency repairs following an infestation caused by the following pests in and/or attached to the home and there is clear sign of an infestation
 - Wasps' nest;
 - Hornets' nest;
 - Mice;
 - Rats;
 - Cockroaches.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to fix the emergency after a claim has been accepted for emergency repairs. The home must be in a state where you can no longer live in it.
- ✓ **Alternative Heating:** We shall pay up to £50 towards the cost of alternative heating sources where these are needed in the event where a claim has been made under section 6.



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 result 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 light bulbs.
- ✗ **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 not followed previous guidance from us or the contractor to prevent continued or further infestation.
- ✗ **Overnight Accommodation:** There is no cover for the cost of any food and drink you have purchased.
- ✗ **Unserviced Boilers:** There is no cover for breakdown of a boiler that has not been serviced in the previous 12 months.



Are there any restrictions on cover?

- ! **Waiting Period:** There is no cover for anything that happens within the first 48 hours from the date this insurance began unless you had equivalent insurance immediately before the date that this policy began.
- ! **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 knew about a loss or damage as a result of an emergency before the start date of this policy, the insurer would withdraw cover.
- ! **Boiler servicing:** Your boiler must be serviced regularly in accordance with the manufacturer's instructions.



Where am I covered?

- ➔ Claims which happen, in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- ➔ You must tell us about a claim as soon as possible once you become aware of the emergency – any claims notified to us more than 48 hours after the emergency will not be covered.
- ➔ You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or unnecessary costs.
- ➔ Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to find a permanent solution. If you fail to carry out the permanent repair, we will not instruct a contractor to carry out any further emergency repairs.



When and how do I pay?

This insurance is arranged by your insurance adviser, umbri Limited. Please refer to the documents given to you when you take out this insurance to understand when and how you pay for this insurance.



When does the cover start and end?

Please look at your policy schedule which will show when the insurance cover starts and ends. It will also tell you how your insurance is renewed.



How do I cancel the contract?

If you have taken out this home emergency cover as an optional add-on to your flex cover, you can cancel this insurance at any time by telling your main home insurance provider, umbri Limited, and giving 14 days written notice. You cannot cancel your policy on date in the past. If you do this within 14 days of taking out this insurance, you will get a full refund of premium if you have not already made, and do not intend to make, a claim under this insurance. If you cancel at any time after the first 14 days, you will get a pro rata refund of premium for the remaining term of this insurance as long as you have not made, and do not intend to make, a claim. The cancellation fee charged will be same as that of your main home insurance contract, that you can find in your policy schedule.

If this home emergency cover is provided automatically as part of your main home insurance contract, i.e., the max cover, it cannot be cancelled on its own. For details on how to cancel your main home insurance contract please contact umbri Limited. More information about your cancellation rights, any applicable administration charges and the reasons we can cancel the policy is included with your policy documents.