

Home Emergency Insurance

Insurance Product Information Document



Company: Acasta European Insurance Company Limited

Product: Home Emergency Assistance

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides cover in the event of an emergency at your home, at which point we will send an engineer to make safe the emergency and provide repairs.

IN THE EVENT OF AN EMERGENCY OR FOR ASSISTANCE TELEPHONE 0800 330 8593.



What is insured?

The following areas are covered in the property you have rented to your tenants in the event of a sudden and unexpected emergency fault.

- ✓ **Plumbing and Drainage** - fixing internal water leakage, flooding or water damage.
- ✓ **Electricity Supply** - restoring power to your property after its complete failure.
- ✓ **Security** - we will assist in making your home secure should your locks fail.
- ✓ **Roofing** - fixing damage to the roof of your property due to bad weather conditions or falling trees or branches.
- ✓ **Alternative Accommodation** - provide up to £250 towards a hotel room if your house is declared unsafe.
- ✓ **Cooker / Oven** - we will assist in restoring a way for you to heat and prepare food if the cooker oven stops working.
- ✓ **Water Supply** - we will restore your water supply following a leakage, collapse or blockage of the mains water supply.
- ✓ **Gas Supply** - we will assist you to restore the gas supply following failure of the gas supply from the meter.
- ✓ **Pest Infestation** - we will remove and control a pest infestation that occurs within your home.
- ✓ **Primary Heating System (Plus Cover Only)** - we will assist you to restore heating and/ or hot water to your home following an emergency arising from the sudden and unexpected complete failure of the primary heating system.

In the event of an emergency occurring to one of the above in your home, we will send an approved engineer to your property to inspect and make safe the issue.



What is not insured?

- ✗ Any costs that exceed the claims limit shown on your schedule;
 - ✗ General maintenance or any non-emergency repairs;
 - ✗ Boilers over 10 years or houses with more than 15 rooms;
 - ✗ Any costs incurred without our prior agreement;
 - ✗ Loss, cosmetic damage, theft, neglect, deliberate damage or damage caused by animals;
 - ✗ Any damage or loss caused by anything that does not conform to local building regulations or caused as a result of negligence or neglect;
 - ✗ Any non-emergency damage, or where an alternative means is available.
- Any claim that occurs in the first 30 days of the policy.



Are there any restrictions on cover?

- ! Standard Cover Level - Maximum of 3 claims per policy with a limit of £500 per claim.
- ! Plus Cover Level - Unlimited claims with a limit of £1,000 per claim.
- ! We will not attend any claim that arises within the first 30 days of this policy.



Where am I covered?

✓ In the United Kingdom.



What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy and take all precautions to minimize or reduce costs where appropriate.
- You must maintain a valid buildings and content policy during the Period of Cover.
- Notify us of any change to your circumstances.
- Follow our claims procedure as advised and provide all relevant documentation as requested.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker has provided you the option of paying for this insurance over time using a credit facility.



When does the cover start and end?

This policy will run for one calendar year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule, or should you receive a claim payment under this policy. If you have reached the claim limit on your policy cover will cease on payment of the final claim.



How do I cancel the contract?

To cancel the policy, you must give notice to the broker who provided you with this insurance. If you are unable to find which broker set this insurance up for you, please contact Acasta Europe Ltd on 0345 040 5975 and we will provide you with the contact details of your selling broker. If you cancel within 14 days of purchasing the policy you will be entitled to a full refund. Any cancellation after 14 days will be calculated on a pro-rata basis based on remaining unexpired months. There will be no refund of the boiler service fee or VAT.