

Home Emergency

Insurance Product Information Document

Company: Vantage Protect Limited

Product: Home Emergency (Add-On)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This insurance will cover you for the cost of an approved contractor to render assistance in response to a sudden and unexpected event occurring in your home described below. The nature of the assistance will be a temporary repair to make the damage safe, or to limit further damage.



What is insured?

The insurer will pay up to the limits shown in your policy schedule for emergency repairs in the event of:

- ✓ Burst pipes or sudden leakage;
- ✓ Failure of your domestic water mains or electricity supply;
- ✓ Blocked drains or sewers;
- ✓ Failure of your domestic heating system;
- ✓ Inoperable toilet where no other toilet is available in the property (please note that cover is not provided for Saniflow toilets);
- ✓ Failure or damage to your property's locks, doors or windows;
- ✓ Failure of roofing, guttering or down-piping and further water damage is likely as a result;
- ✓ An infestation of pests;
- ✓ We will pay up to £100 for overnight accommodation should your property become uninhabitable;
- ✓ If your boiler is declared to be beyond economic repair, we will make a contribution of £250 towards replacing it.



What is not insured?

- ✗ Claims that arise within the first 14 days of the first period of insurance;
- ✗ Any circumstances known to you at the time of applying for this insurance or at any time prior to the commencement of this insurance;
- ✗ Normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency;
- ✗ Damage caused to contents;
- ✗ Costs associated with another property or communal/shared areas if your property is in a multiple occupancy or multi-usage block or building;
- ✗ Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturer's instructions;
- ✗ Damage incurred when the property has been left unattended for more than 30 days;
- ✗ Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement;



Are there any restrictions on cover?

- ! You must take out, and keep in force a Building Insurance policy covering your property.
- ! You should carry out or arrange for normal continuous maintenance of your property and on the systems servicing the property.
- ! If you intend to leave your property unoccupied for between 2 and 30 days during the period 1st November to 15th March (both dates inclusive), you must take all normal precautions to prevent frost damage, including either turning off the water supply at the mains and draining all systems (with the exception of sealed central heating systems that have been professionally fitted and contain antifreeze) or the central heating system must be left on to operate at a minimum temperature of 15 degrees Celsius.



Where am I covered?

The policy provides cover within the territorial limits of the United Kingdom of Great Britain and Northern Ireland



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.



When does the cover start and end?

This policy will incept on the date shown on the policy schedule and will run for a period of 12 calendar months, unless cancellation is requested prior to the natural expiry date.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

If you need to make a claim, please contact us as soon as possible in following way;

- Calling us on 0116 2437911 Suspected gas leaks should always be reported to National Grid UK on 0800 111 999

On all correspondence please tell us you have a Vantage Protect Home Emergency policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on Your behalf.

Complaints regarding CLAIMS

The Nominated Complaints Handler

Preferred Management Solutions

5 Blue Sky Way

Monkton Business Park South

Hebburn

Tyne and Wear

NE31 2EQ

Tel: 0191 422 8825

Email: escalations@preferredmanagement.co.uk

On all correspondence please tell us you are insured by Vantage Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.