



Home Emergency Insurance Policy Summary

Introduction

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and 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. Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are 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.

Type of insurance and cover provided

This is an emergency policy and not a buildings or contents policy. It should complement your home insurance policy, and provide benefits and services which are not normally available under that type of policy.

You must maintain in full force and effect buildings insurance which covers your property for the standard range of perils throughout the period of insurance.

What is covered	What is not covered
<p>This policy includes the following benefits which are explained in detail in the policy document:</p> <ul style="list-style-type: none"> • Dedicated 24 hour telephone number for assistance 365 days a year • We will pay up to the limits shown on your Policy Schedule for emergency repairs in the event of: <ul style="list-style-type: none"> ○ 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 <p>Under the terms of this policy an 'emergency' is defined as a sudden unexpected event that exposes you to a risk to your health, or necessitates immediate action to render your property safe or secure, avoid damage or further damage, or restore the mains services.</p> <p>Repairs will be carried out to resolve the emergency but may need to be supplemented by a permanent repair. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.</p> <ul style="list-style-type: none"> • We will pay up to the limits shown on your Policy Schedule for 	<p>Cover does not apply to:</p> <ul style="list-style-type: none"> • Claims that arise within the first 14 days of the first period of insurance - see General Exclusions 1 • Any circumstances known to you at the time of applying for this insurance or at any time prior to the commencement of this insurance – see General Exclusions 2 • Any property outside mainland Great Britain – see Territorial Limits • Normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency – see This Policy Will Not Cover 1 • Damage caused to contents – see General Exclusions 5 • Costs associated with another property or communal/shared areas if your property is in a multiple occupancy or multi-usage block or building – see General Exclusions 21 • Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturer's instructions – see General Exclusions 22 • Damage incurred when the property has been left unattended for more than 30 days – see General Exclusions 14 • Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement – see General Exclusions 11 • Any costs when you have not notified us and have not obtained our prior authorisation – see General Exclusions 3 • Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards – see General Exclusions 13 • Failure of any services due to problems situated outside the

<p>overnight accommodation should your property become uninhabitable</p> <p>A boiler will be considered to be beyond economic repair if, in the opinion of <i>our contractor</i> the cost of repair will be more than the cost of a replacement.</p> <ul style="list-style-type: none"> If <i>your</i> boiler is declared to be <i>beyond economic repair</i>, we will make a contribution of £250 towards replacing it. 	<p>boundary of your property or beyond the part of the sole or shared supply system or piping for which you are legally responsible – see This Policy Will Not Cover 1</p> <ul style="list-style-type: none"> Subsequent claims arising from the same cause or event when you have not taken the action recommended by our contractor to effect a permanent repair – see General Exclusions 12 Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools and hot tubs, their associated heating, piping installation and accessories – see General Exclusions 6. <p>In connection with the primary heating system or warm air unit or hot water there is no cover for:</p> <ul style="list-style-type: none"> air locks in the central heating piping the re-lighting of central heating boilers failure of zone or changeover valves or energy management systems breakdown and/or failure of Economy 7 Storage Heater(s) any boiler or warm air unit more than 15 years old replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions. Any recommendations following servicing should be carried out and the costs will be <i>your</i> responsibility any intermittent or reoccurring fault any water pressure adjustments or failure caused through hard water scale or sludge fuel lines including gas leaks any re-lighting of the pilot light (please refer to manufacturers handbook), or the incorrect operation or routine adjustments of time or temperature controls any boiler or system noise any radiator valves. repairs to your boiler if our contractor considers it to be beyond economical repair.
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Excess

No excess applies to claims against this insurance policy.

Conditions of this cover

- You must take out, and keep in force a Building Insurance policy covering your property – see **General Conditions 11**
- You should carry out or arrange for normal continuous maintenance of your property and on the systems servicing the property – see **General Conditions 1**
- 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 – see **General Conditions 10**.

Cancellation right

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Qdos Broker & Underwriting Services Limited within 14 days from the day 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, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing Qdos Broker & Underwriting Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Duration of cover

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.

Making a claim

1. Check that the circumstances of the claim are covered by this insurance policy.
2. Telephone Qdos immediately stating your policy number on **0116 2437911**

Major emergencies which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services. **Suspected gas leaks should always be reported to National Grid UK on 0800 111 999.**

How to make a complaint

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:

1. Complaints regarding the sale of the policy:

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

2. Complaints regarding claims:

Please contact in the first instance:

The Nominated Complaints Handler
Qdos Broker & Underwriting Services Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852050
Email: feedback@qdosunderwriting.com

If your complaint in either case cannot be resolved by the end of the third working day it may be referred to the underwriters of this policy UK General Insurance Limited on behalf of Great Lakes Insurance SE at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: customerrelations@ukgeneral.co.uk. Tel: 0345 218 2685

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 less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk/>

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation from the scheme if Great Lakes Insurance SE 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 by visiting www.fscs.org.uk or call Us on 0800 678 1100 or 020 7741 4100.

Data Protection Act

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of any change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.