

# Residential Emergency Assistance Insurance

## Insurance Product Information Document

**Company:** 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.

**Product:** Residential Home Emergency

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### **What is this type of Insurance?**

This policy is designed to provide cover for the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.



## What is Insured?

### Section 1 – Plumbing and Drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence, including blocked toilets and external drains.

### Section 2 – Internal Electricity, Gas and Water Supplies

- ✓ An electricity failure of at least one circuit, gas leak and water supply system failure.

### Section 3 - Security

- ✓ Damage or failure of an external lock, door or window.

### Section 4 – Lost Key

- ✓ Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained.

### Section 5 – Primary Heating System

- ✓ The primary heating system has failed or broken down completely.
- ✓ A contribution towards the purchase or hire of alternative heating sources in the event that the primary heating system has failed completely.

### Section 6 – Pest Infestation

- ✓ An infestation of wasp nests, hornet nests, house mice, field mice, rats and/or cockroaches.

### Section 7 – Toilet System

- ✓ Loss of use of the toilet as a result of mechanical failure or damage to the toilet bowl or cistern providing there is no other toilet within the property.

### Section 8 - Roofing

- ✓ Sudden and unforeseen damage to the roof of the property which is causing internal damage.

### Section 9 – Overnight Accommodation

- ✓ Overnight accommodation where it has not been possible to resolve the emergency and the property is rendered uninhabitable.



## What is not Insured?

### Section 1 – Plumbing and Drainage

- ✗ Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.

### Section 2 – Internal Electricity, Gas and Water Supplies

- ✗ Any repair work to or the cost of replacing lead pipework.
- ✗ All external lighting.

### Section 3 – Security

- ✗ Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.

### Section 4 – Lost Key

- ✗ Loss of keys to internal doors, garages and outbuildings.

### Section 5 – Primary Heating System

- ✗ Any claim involving boilers over 238,000 btu net input (70 Kilowatt).
- ✗ Excludes replacement of water tanks, cylinders and central heating radiators.

### Section 6 – Pest Infestation

- ✗ Excludes where the infestation is not directly affecting the living areas of the property.

### Section 8 - Roofing

- ✗ Excludes damage to flat roofs over 10 years of age.

### General Exclusions

- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Any system, equipment including boilers or facility which has not been properly installed in accordance with the manufacturer's instructions, or it has been incorrectly used or modified, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.



## Are there any restrictions on cover?

- ! The maximum payable per claim is £500.
- ! A maximum of 1 call-out charge and 2 hours' labour per claim.
- ! A maximum contribution of £50 towards alternative heating.
- ! The maximum payable per Overnight Accommodation claim is £250.



## Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



## When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities if required.



#### **When does the cover start and end?**

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



#### **How do I cancel the contract?**

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.