

Residential Home Emergency Policy

Master Certificate Number LES/1007/1492



Policy Summary

Some important facts about the Home Emergency policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

Name Of Insurer

This insurance is administered by Legal Insurance Management Ltd, arranged by Kindertons Holdings Limited & underwritten by UK General Insurance Ltd 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.

Legal Insurance Management Ltd, Kindertons Holdings 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Name Of Coverholder

The policy is arranged and administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

Type Of Insurance

The policy is designed to provide cover (up to the Claim Limits selected) 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 within the policy schedule issued.

Significant Features And Benefits

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording.

Claim Limits

For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 2 hours
- iii) Parts and materials up to £500
- iv) Contribution to alternative heating purchased or hired by the Insured Person up to £50
- v) Alternative Accommodation up to £250 subject to a maximum Claim Limit of £500 for each claim related by time or original cause.

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Plumbing and Drainage	<ol style="list-style-type: none"> 1) Damage to or failure of the plumbing and drainage system where internal flooding or water damage is likely consequence. 2) Blocked toilet. 3) Blocked external drains within the boundaries of the property where this can be resolved by jetting. 	Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.
Internal Electricity, Gas, and Water Supplies	Electricity failure of at least one complete circuit, gas leak and water supply system failure.	Any repair work to or the cost of replacing lead pipework. All external lighting.
Security	Damage or failure of an external lock, door or window.	Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.
Lost Key	Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained.	Loss of keys to internal doors, garages and outbuildings.
Primary Heating System	<p>Primary heating system where the system has failed or broken down completely.</p> <p>A £50 contribution towards the purchase or hire of alternative heating sources in the event that the primary heating system has failed completely.</p>	<p>Any claim involving boilers over 238,000 btu net input (70 Kilowatt).</p> <p>Excludes replacement of water tanks, cylinder and central heating radiators</p>
Pest Infestation	Infestation of wasp nests, hornets nests, house mice, field mice, rats and cockroaches.	Excludes where the infestation is not directly affecting the living areas of the property.
Toilet System	Loss of use as a result of mechanical failure or damage to the toilet bowl or cistern providing there is no other toilet within the Property.	
Roofing	Sudden and unforeseen damage to the roof of the property which is causing internal damage.	Excludes damage to flat roofs over 10 years of age.
Overnight Accommodation	Overnight accommodation up to a maximum of £250 including VAT where it has not been possible to resolve the emergency and the property is rendered uninhabitable.	

Significant And Unusual Exclusions Or Limitations

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- The policy covers emergency situations only. It does not cover circumstances more properly handled by your Household Insurer.
- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported to the Claims Notification Helpline Service who will arrange to send a contractor.
- Where it is not possible to validate your claim at the time of initial notification, you will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

Reasonable Care

You must take reasonable care and maintain the Home and its equipment in good order and take all reasonable precautions to prevent loss or damage. Where a Temporary repair has been carried out, the onus will be upon you to carry out repairs or work to permanently resolve the reason for the Emergency occurring. Should you fail to carry out the Permanent Repair a Contractor will not be appointed to undertake any further Emergency Work.

Duration Of The Contract

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Your agent 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 Your agent 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.

Claims Address

The insured person should report immediately to the Claims Notification Helpline Service any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form may be dispatched for completion by the insured person and return to the address shown below.

Please note that we will not accept claims helpline calls, enter into dialogue or correspond with anyone other than the Insured or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands DY5 1XF

Complaints Procedure

In the event of a complaint arising under this Insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at the above address.

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: -

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
T: 0300 123 9123
E: complaint.info@financial-ombudsman.org.uk
W: 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 they cannot meet their 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.