

# Home Emergency Insurance

## Insurance Product Information Document

Insurer: Novus Underwriting Limited

Product: Hometree Your Home

This Insurance is provided by Hometree Services Limited and underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Firm Reference No. 454140. Registered in the UK.

This document is a summary of the key information relating to the Insurance Contract. Full details on the contract, product and terms and conditions can be found in your policy documentation. If you have chosen a boiler service or are a Landlord requiring an LGSR, this doesn't form part of the insurance but details on how the service is provided can be found in your policy terms and conditions.

What is this type of insurance?

This policy provides cover to meet the needs of a property owner who wants to protect against the costs associated with the breakdown of their boiler and other relevant systems.



### What is insured?

#### Boiler and Flue

- ✓ Natural gas boiler, flue and controls
- ✓ Gas supply pipe
- ✓ Free replacement of your boiler if Hometree deem it beyond Economic Repair and its less than 7 years old

#### Central Heating

- ✓ Wider central heating system, e.g. Radiators, valves, pipes, pump, hot water storage cylinder

#### Plumbing and Drains

- ✓ Plumbing & water supply pipes
- ✓ Unblocking of drains & waste pipes

#### Home Electrics

- ✓ Mains electrical wiring system, e.g. circuits, fuse box, sockets, light fittings



### What is not insured?

- ✗ Removal of sludge, scale or repairing damage caused by this
- ✗ Showers and taps
- ✗ Household appliances like fridges and washing machines
- ✗ Bathroom items such as sinks, toilet bowls and other ceramic items
- ✗ Free replacement of your boiler if its over 7 years old and Hometree deem it as Beyond Economic Repair



## Are there any restrictions on cover?

### When can I claim?

- ! There is an exclusion period of 14 days within which you cannot make a claim

### Properties that aren't covered

- ! Mobile homes or park homes
- ! Dedicated business premises

### Heating Systems that aren't covered

- ! Dual-purpose boilers
- ! Warm air heating system
- ! Thermal storage units
- ! LPG, oil, electric or solid fuel-powered boilers

### General

- ! The policy holder must be the owner of the home
- ! Your systems must be in good working order before taking out the cover



## Where am I covered?

- ✓ This product provides cover in mainland England, Wales and Scotland



## What are my obligations?

### Disclosing Important Information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

### Duty of fair presentation

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

- Disclose all material facts which you know or ought to know (a "material fact" is information that would influence our decision as to whether to insure you and, if so, on what terms)
- Make the disclosure in a reasonably clear and accessible way and;
- Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes "fair representation" and the consequences of breaching this duty are given in the Terms of Business.



## When and how do I pay?

You can pay for your policy either annually or by 12 monthly instalments. Payment can only be made by Direct Debit. The Direct Debit will renew automatically and we will continue collecting premiums unless you notify us that you want to cancel the policy.



## When does the cover start and end?

Your cover starts on the policy start date shown on your Welcome Letter and continues for a period of 12 months. We may then offer you cover for further 12 month periods.



## How do I cancel the contract?

If you want to cancel please contact Hometree:

- By phone: 0800 368 9881
- By email: [support@hometree.co.uk](mailto:support@hometree.co.uk)

### **Cancellation within 14 days – Cooling off period**

If you cancel within 14 days of your start date, you will get a full refund as long as you have not made a claim or had a service.

### **Cancellation after 14 days**

Our cover plans are annual contracts. This means that if you cancel after 14 days and you have had work done, you will have to pay cancellation charges. See the full policy terms and conditions for more details.