



About **HEMOCARE A** **Home Emergency Assistance Service** **Policy Summary**

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer

The insurer of this policy is Europ Assistance Insurance Limited. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Type of insurance and cover provided

This is Home Emergency Cover.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

What is covered:

If a **Home** Emergency occurs, **We** will arrange for a **Repairer** to assess the situation and carry out **Emergency Repairs** in the event of:

1. **Burst pipes or sudden leakage** likely to cause damage to the **Home** or its contents.
2. **Break-in or vandalism reported** to the Police (a crime number should be obtained for further reference) which compromises the security of the **Home**.
3. **Failure of Your domestic water mains supply, gas supply, electricity** (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of **Your** domestic hot water heating.
4. **Total failure of Your central heating during adverse weather conditions**, causing in Our view, unreasonable discomfort or risking frost damage to the **Home**.
5. **A leakage caused by a smashed toilet bowl or cistern**. Breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the **Home**.
6. **Pest Infestation**. Removal of wasps nests, field and house mice and brown rats within the insured property.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

What is not covered:

1. Normal day-to-day maintenance, such as: dripping taps, results of hard water scaling deposits, blocked or misaligned guttering, damage to boundary walls, hedges, fences, etc. – see **What is Not Covered Section 1**
2. In connection with the boiler or warm air unit: any boiler or warm air unit more than ten years old, failure of the central heating pump, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler or system noise – see **What is Not Covered Section 2**

3. Breakdown of, loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment – see **Section 3.5**
4. Failure of any services where the problem is situated outside the boundary of the plot or land on which **Your Home** is situated – see **Section 3.2**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

In the event of a Home Emergency please phone 0870 737 6233.

Making a complaint

If you wish to register a complaint, please contact us:

- ...**in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or
- ...**by phone** 0845 3588008; or
- ...**by e-mail** quality@europ-assistance.co.uk.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800.

Financial Services Compensation Scheme

Europ Assistance Insurance Limited and Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Insurance Limited and / or Europ Assistance Holdings Limited are unable to meet their obligations. General insurance and insurance advising and arranging are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the www.fscs.org.uk website.