



About Home Emergency Assistance Insurance

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

This insurance is arranged by Abbey Legal Protection. The insurer of this policy is Brit Insurance Limited. The services and benefits are provided by Homecall+ Limited.

Type of insurance and cover provided

This is a Home Emergency Policy and not a Household Buildings and/or Contents Policy. It should complement your household insurance policies, and provide benefits and services which are not normally available under these policies.

Significant features and benefits

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

- Dedicated 24 hour telephone number for assistance 365 days a year
- Up to £500 for Emergency repairs, to solve the emergency or to restore the normal operation of the boiler or warm air unit
- Up to £100 for overnight accommodation should your property become uninhabitable

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.

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.

Cover does not apply to:

- Any home emergency within the first 28 days of cover – see **What is not covered 1.2**
- 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 3.1**
- Any private dwelling outside mainland Great Britain – see **Territorial Limits**
- Normal day-to-day home maintenance or gradual deterioration in performance which do not give rise to a home emergency – see **What is not covered 1.1**
- Damage of home contents – see **General Exclusions 3.3**
- Costs associated with another property or communal/shared areas if your home is in a multiple occupancy or multi usage block or building – see **General Exclusions 3.17**
- Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturers instructions – see **General Exclusions 3.18**
- Damage incurred when the home has been left unattended for more than 30 days – see **General Exclusions 3.13**
- 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 3.9**
- Any costs when you have not notified us and have not obtained our prior authorisation – see **General Exclusions 3.2**

The following are conditions of this cover:

- The minimum period you may hold this policy is 12 months; please note that your statutory cancellation rights remain unaffected by this condition – see **General Conditions 4.1**
- You should carry out or arrange for normal continuous maintenance of your home and on the systems servicing the home – see **General Conditions 4.3**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule subject to a waiting period of **28 days** during the first period of insurance where a claim cannot be made. However, should you require emergency assistance during this period we will be able to provide cover on a pay basis.

Your right to cancel

