

Home Emergency

Insurance Product Information Document

Home Emergency cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.



Company: **Inter Partner Assistance**

Product: **British Gas Home Assistance Cover**

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 is provided in your policy documents.

What is this type of insurance?

Home Assistance is insurance that provides cover in the event of certain home emergencies, which impact the safety and security of your home, potentially rendering it uninhabitable.



What is insured?

- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators
- ✓ Blockages in toilet waste pipes and blocked drains
- ✓ External water supply pipes within your property boundary, where you are solely responsible for them
- ✓ Heating or hot water failure
- ✓ Internal gas pipe leak
- ✓ Loss of the only key to your house, preventing access
- ✓ Total electricity failure in your property
- ✓ Pests inside your home
- ✓ Broken windows
- ✓ Temporary repair of roof



What is not insured?

- ✗ Shared water/drainage facilities
- ✗ Boilers over 15 years of age and/or with an output over 60 kW/hr
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Detached outbuildings and garages
- ✗ Issues arising from poor maintenance and wear and tear
- ✗ Reinstatement following repair
- ✗ Issues existing before purchasing the policy



Are there any restrictions on cover?

- ! We will not pay more than £1,000 per claim
- ! Replacement of parts on a like-for-like basis is not guaranteed
- ! You may not claim if your property has been unoccupied for more than 30 consecutive days



Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales



What are my obligations?

- You must pay the insurance premium for cover to commence
- Your home should be properly maintained
- Your heating system should be maintained in accordance with the manufacturers' instructions
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement-based claims



When and how do I pay?

You can pay your premium as a one-off payment by debit/credit card or in monthly instalments via a credit agreement



When does the cover start and end?

The contract will start on the date you select when you purchase the policy and will end one year later. These dates will then be detailed in 'Your Policy Schedule'



How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date
- You may also cancel this policy at any time by calling the British Gas Home Insurance team, you'll find the number in your policy schedule
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest, provided no claims have been made