

Admiral Insurance

Insurance Product Information Document

Company: EUI Limited

Product: Home Emergency Cover

EUI Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 309378

This document summarises the key features of the insurance policy and is not tailored to you. Your complete pre-contractual and contractual information will be included in your Policy Schedule and other documents upon purchase.

What is this type of insurance?

Home Emergency Cover provides assistance for the emergencies specified in this policy. For example, broken boilers, burst pipes and leaking radiators. It is not intended to replace the normal day-to-day maintenance of your home. We'll help to arrange and pay for any work needed to make a temporary repair to resolve the emergency in your home. You'll be covered for up to £500 per claim with no excess to pay.



What is insured?

We'll provide up to £500 for call out charges, labour, parts and materials to carry out a temporary repair to the following emergencies.

- ✓ **Plumbing:** We'll cover hot and cold water pipes, cold water tank, toilet flush and leaks from your toilet, shower/bath, central heating and overflow pipes.
- ✓ **Drainage:** We'll cover blocked or leaking waste pipes, rainwater drains, bath, toilet and soil pipes.
- ✓ **Electrics:** We'll cover complete failure of your electricity supply.
- ✓ **Roofing:** We'll cover storm damage to your roof.
- ✓ **Windows, doors and locks:** We'll secure broken windows, doors and locks.
- ✓ **Pests:** We'll remove any rats, mice, wasps or hornets that are infesting your home.
- ✓ **Internal gas pipes:** We'll repair or replace the gas supply pipe within your home.
- ✓ **Boiler and heating system:** We'll cover you for complete breakdown of your heating or hot water system, leaks or loss of water pressure within the boiler.
- ✓ **Accommodation:** We'll pay up to £250 for accommodation and transport if your home remains uninhabitable overnight.
- ✓ **Temporary heating:** If we cannot repair the boiler or heating system emergency, or need parts, we'll pay up to £50 for heaters you buy.
- ✓ **Unlimited claims:** There is no limit on the number of claims you can make in each policy term.



What is not insured?

- ✗ **Claim notification:** We won't cover any emergency not reported to us within 48 hours of it being discovered.
- ✗ **Boiler and heating:** We won't cover a partial failure to your heating or hot water.
- ✗ **Boiler located outside of your home:** We won't cover any boiler or heating system outside your home, unless this provides the main source of heating for your home.
- ✗ **Electrics:** We won't cover a partial failure to the electrics within your home.
- ✗ **Windows, doors and locks:** We won't cover outbuildings or detached garages.
- ✗ **Plumbing:** We won't cover pipes outside the property, dripping taps or domestic appliances, such as dishwashers and washing machines.
- ✗ **Trace and Access:** We won't cover the cost of work to find the source of the emergency.
- ✗ **Maintenance:** We won't cover normal maintenance that should be carried out.
- ✗ **Claim exclusion period:** You cannot claim for the first 7 days of the policy unless you are renewing an existing policy.



Are there any restrictions on cover?

- ! **Parts availability:** If the engineer is not carrying the correct part to deal with an emergency it could mean the repair is delayed until the part is sourced.
- ! **Contractor availability:** In some circumstances there may be a delay in our contractor's attendance, for example, bad weather limiting the availability within your area.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- Please call us within 48 hours of discovering the emergency.
- Normal day to day maintenance of your home.
- In some instances you will be required to replace the temporary repair with a permanent one.



When and how do I pay?

You can pay for your insurance with one lump sum with a debit/credit card when you take out your policy. If eligible, you can pay in monthly instalments by Direct Debit. Monthly instalments will apply for the duration of the policy.



When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule. If you do not wish your policy to automatically renew, please let us know.



How do I cancel the contract?

You can cancel at any time either by phone or in writing to our Customer Service department. These details can be found within your policy documentation or on our website. If the product is a standard feature in the policy it cannot be cancelled independently.