

Home Emergency Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Aviva Response - Heating, Plumbing, Electrics and Security

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

Aviva Response - Heating, Plumbing, Electrics and Security meets the needs of homeowners requiring assistance in the event of certain problems at home with natural gas central heating systems, gas supply pipes, water supply pipes, plumbing and drainage, electrical wiring, security, roofing and pests.



What is insured?

Heating

- ✓ Natural gas boiler and central heating system repairs
- ✓ Repairs to a leaking internal gas supply pipe
- ✓ Replacement boiler when yours cannot be repaired

Plumbing

- ✓ Repairs to leaks within your plumbing and drainage system
- ✓ Repairs to dripping or seized taps and leaking toilets or tank overflows
- ✓ Clearing blocked drains, sinks, toilets and pipes
- ✓ Repair or replacement of a leaking or blocked water supply pipe

Electrics

- ✓ Repairs due to the failure of domestic electrical wiring, including switches, sockets, and your fuse box

Security

- ✓ Repair or replacement of locks and keys where the key is snapped in the lock or you have lost the keys to your home and you don't have access to another set
- ✓ Protecting your home following damage to your roof
- ✓ Boarding up broken windows or external doors
- ✓ Removal or treatment of rats, mice, and wasps' or hornets' nests

This policy also provides the following non-insurance services:

- Boiler Health Check
- Annual Gas Boiler Service
- Carbon Monoxide Detector Check

The Boiler Health Check and the Annual Gas Boiler Service are provided by HomeServe Membership Limited under a separate non-insurance services contract.



What is not insured?

Heating

- ✗ There are some heating systems we can't cover:
 - Dual purpose and specialist boilers e.g. Agas or Gledhills
 - Warm air or underfloor heating systems
 - Thermal storage units e.g. Potterton Powermax
- ✗ The gas pipe leading into your meter

Plumbing

- ✗ Showers
- ✗ Guttering or soakaways

Electrics

- ✗ Household appliances

Security

- ✗ Chimney repairs
- ✗ Rats or mice in your garden or any detached outbuilding



Are there any restrictions on cover?

Excess and claim limits

- ! You'll need to pay any excess you've chosen by debit or credit card each time you make a claim
- ! Heating - There is no limit to the amount we'll pay per claim, other than:
 - Gas supply pipe - up to £4,000 or
 - Boiler replacement (see below)
- ! Plumbing, Electrics and Security - up to £4,000 per claim

Replacement boiler

- ! Where we replace your boiler we will only pay up to the cost of a new boiler, including installation
- ! Where your boiler is aged 7 years or older you will need to contribute £500 in addition to any excess

First Year

- ! There's no cover for Plumbing, Electrics or Security for the first 14 days of your policy
- ! Your heating system must pass a Boiler Health Check before you can make a Heating claim

Properties we can't cover

- ! Flats, maisonettes, mobile homes, bedsits sub-divided homes, let or sub-let properties, or premises used for business purposes



Where am I covered?

- ✓ Cover is for your permanent home, owned and solely occupied by you and your family, which is located within Great Britain comprising England, Wales and Scotland (excluding Northern Ireland, the Isle of Man and the Channel Islands)



What are my obligations?

- You must pay your premiums on time
- You must tell us if you change address or no longer own the property, change the heating system in the property, or if your use of the property changes - these changes may affect your cover
- You should make any claim as soon as possible
- You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to, and renew your policy



When and how do I pay?

Payments for your premium can only be paid by monthly Direct Debit and will be collected on the dates shown in your policy documents.



When does the cover start and end?

This policy is an annual contract and will run for 12 months from the start date shown on your schedule, unless it is cancelled by you or us before then. Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



How do I cancel the contract?

You can cancel your policy within 28 days of the start date and will receive a full refund providing you have not made a claim. If you have made a claim, or you wish to cancel after the first 28 days, your policy will be cancelled at the end of the monthly period.

To cancel, please call us on 0345 030 7303, or write to us at Freepost RLYC-LXAL-GEEH, Aviva Response, Customer Admin Department, HomeServe, Cable Drive, Walsall, WS2 7BN. Calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minutes plans from land lines and mobiles.