

ALPS Home Emergency Policy Summary

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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 Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Type of insurance and cover provided

This is a Home Emergency Insurance which covers Your Home against Emergency Repairs for the Period of Insurance, subject to the policy terms and conditions.

Significant limitations regarding eligibility for cover

To be eligible for this insurance, the following requirements must be met:

Your Home must be within the Geographical Limits

To be eligible for the total failure of Your central heating, the following requirements must be met:

Your boiler or warm air unit must have an output of less than 170,000 btu's.
Your boiler or warm air unit must be less than ten years old.

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:

- Burst pipes or sudden leakage** likely to cause damage to the **Home** or its contents.
- Break-in or vandalism reported** to the Police (a crime number should be obtained for further reference) which compromises the security of the **Home**.
- 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.**
- Total failure of Your central heating during adverse weather conditions**, causing in Our view, unreasonable discomfort or risking frost damage to the **Home**.
- 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**.
- 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:

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 **Your Cover Section 2, What is Not Covered**

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 **Your Cover Section 5, What is Not Covered**

Breakdown of, loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment – see **Your Cover Section 6, What is Not Covered**
Failure of any services where the problem is situated outside the boundary of the plot or land on which **Your Home** is situated – see **Policy Exclusion 15**

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 **0800 358 2894**

Making a complaint

If You are unhappy with Our service, please tell Us so that We can try and put it right. Should ALPS and/or Europ Assistance Holding Irish Branch and/or Europ Assistance Holdings Limited be unable to resolve Your complaint satisfactorily, You may be able to refer Your complaint to the Financial Ombudsman Service. Further details are contained in Your Policy document.

Financial Services Compensation Scheme

Europ Assistance Holding Irish Branch 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 Holding Irish Branch and / or Europ Assistance Holdings Limited are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

Details of Policy Providers

Certain of the benefits and services provided under Your Policy are insurance products as defined under the Financial Services and Markets Act 2000. Such benefits and services are provided by Europ Assistance Holdings Limited, company registration number 0758979, whose registered office is at Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Europ Assistance Holdings Limited is authorised and regulated by the Financial Services Authority.

Europ Assistance Holdings Limited firm's reference number is 311883.

Auto Legal Protection Services Limited (ALPS) is the Agent acting on behalf of the Insurers Administrator. ALPS Registered Number: 3676991 and Registered Address The Post House, Mill Street, Congleton, CW12 1AB, ALPS is Authorised and Regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

ALPS firm's reference number is 300906.

Authorisation can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234