

Home Emergency Assistance

Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Home Emergency Assistance. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Plc.

| SIGNIFICANT FEATURES | |
|------------------------|---|
| Claims reporting basis | This is a claims made insurance. You must report your claim during the period of insurance and as soon as you first become aware of circumstances which lead to a claim |
| Limits of indemnity | <ul style="list-style-type: none"> Up to £1,000 for emergency repairs, including call-out charges, labour, parts and materials; Up to £100 per person for overnight hotel accommodation, limited to £250 per claim. |
| Territorial limits | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands |
| Applicable law | England and Wales |
| Period of insurance | 12 months |

| SIGNIFICANT FEATURES | SIGNIFICANT EXCLUSIONS OR LIMITATIONS |
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| <p>The insurer will pay for the cost of emergency repairs and hotel accommodation if your home is uninhabitable following a home emergency up to the claims limits as stated above, for all of the insured events listed below.</p> <p>This policy will respond to damage to or loss of function of your home's:</p> | <ul style="list-style-type: none"> Your home must be your main residence and situated within the territorial limits; The incident giving rise to a claim must occur during the period of insurance; All claims must be reported as soon as possible and within the period of insurance; We will only pay repair costs incurred by the approved repairer and will always decide on the best way to provide assistance under this policy; Hotel expenses must be paid by you. You must agree these costs with us before they are incurred and submit your receipts to be reimbursed; We will not accept claims within the first 48 hours of the first period of insurance. |
| <p>Power supply Electricity or gas power supply</p> | <ul style="list-style-type: none"> Failure or disconnection of the mains electricity or mains gas or water supply; Your failure to pay for sufficient electricity or gas; Fuel tanks. |
| <p>Central heating Main hot water or central heating system</p> | <ul style="list-style-type: none"> Failure or disconnection of the mains water supply; Solar heating systems; Replacement or contributions to a replacement heating system where repairs cannot be completed or would cost more than a replacement. |
| <p>Roof Which risks internal damage</p> | |
| <p>Plumbing or drainage system</p> | <ul style="list-style-type: none"> Any part of the plumbing and drainage system for which you are not legally responsible; Rainwater drains and soakaways; Septic tanks and cesspits. |
| <p>Toilet(s)</p> | <ul style="list-style-type: none"> Any claim where there is another working toilet in your home which is reasonably accessible to you. |
| <p>Security and access Doors, windows, locks or keys, which either prevents access to your home or leaves your home insecure</p> | |
| <p>Pest control An infestation of rats, mice, wasps or hornet's nests inside your home</p> | |

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.