

# Home Insurance

## Insurance Product Information Document

**AA**

**Company: Automobile Association  
Insurance Services Limited**

**Product: Home Emergency Cover**

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

The information in this document is only a summary of the key features and exclusions of your insurance policy. It does not form part of the contract between us and is not tailored to you. Complete pre-contract and contractual information about the product is provided in your policy booklet and Statement of Fact.

### What is this type of insurance?

Home Emergency insurance provides assistance for homeowners/tenants in the event of certain home emergencies impacting the safety and security of your property, making it potentially unfit to live in (uninhabitable) or causing a risk to health and safety.



#### What is insured?

Up to £500 per claim for a specialist tradesperson, labour, material and necessary parts to resolve any of these types of emergency in your main home building and/or attached garage/conservatory:

- ✓ Internal plumbing issues: water leaks
- ✓ Drainage: blockage or waste water leaks as a result of blockage of, or damage to, drains
- ✓ Leaks from the internal gas supply pipes in the property
- ✓ Total failure of your boiler/central heating and/or hot water system (Gas-fired (natural gas); electric (storage heaters), air, ground or water source heat pumps)
- ✓ Pest infestation: wasps and hornets
- ✓ Issues with broken or damaged windows and locks
- ✓ Roofing damage due to bad weather or storms, where water is entering the property

We will send an authorised tradesperson to provide a temporary repair to stop the immediate emergency or, only if circumstances require this, a permanent repair.

You are covered for any toilet or bathroom facility in your home, even if another working one is available.

In addition to the benefits above, you also get:

- ✓ Up to £50 for you to purchase temporary electric heaters for the home, which are yours to keep, if we cannot resolve your heating emergency
- ✓ Up to £250 towards a new boiler if yours is deemed beyond economical repair
- ✓ Up to £250 for alternative accommodation for you, those living with you and any pets you may have, including any transport costs to get there



#### What is not insured?

- ✗ Emergencies located in a detached garage, outbuilding, shed, greenhouse or issues on the land located within the boundary of your property
- ✗ The cost to trace and access the source of an emergency, and/or reinstatement of the home to its original state following the emergency
- ✗ Day to day maintenance of the home, or replacement of items or equipment due to wear and tear
- ✗ Emergencies relating to shared facilities not solely confined to, or serving, your home (e.g., shared drains)
- ✗ Types of heating other than those listed under *What is Insured*, or claims for boilers over 15 years old, over 60Kw/h in power or designed for commercial use
- ✗ Unvented hot water cylinders, warm air units
- ✗ Repair or replacement of household appliances (e.g., washing machines), radiators, hot water cylinders and tanks, shower units, flexible hoses, swimming pools, septic tanks, alarm systems and CCTV units
- ✗ Failure of your boiler/heating system only affecting part of your property
- ✗ Reimbursement of costs for your own emergency assistance where you did not arrange this through us
- ✗ Emergencies known to you before the policy start date
- ✗ Loss or damage to the property or any belongings as a result of the emergency



#### Are there any restrictions on cover?

- ! We will not pay more than £500 (plus other benefits if needed) per claim. If the assistance cost will exceed this limit, you are responsible for the cost above it
- ! You must contact us in the first place in case of an emergency to arrange assistance; we will not reimburse any cost if you arrange help without our agreement
- ! You may not claim for emergencies if your property has been unoccupied longer than 60 consecutive days



## Where am I covered?

- ✓ Cover is available for properties in the United Kingdom of Great Britain and Northern Ireland and Isle of Man
- ✓ You are covered only for the property shown as the insured address on your Statement of Fact



## What are my obligations?

- You must pay the insurance premium when it is due for cover to commence and remain valid, otherwise cover will cease from the premium due date
- You must take reasonable care to provide complete and accurate answers to any questions asked at the point of buying your cover, making a claim and at all times, to the best of your knowledge, or cover may be invalid
- You must notify us of an emergency in your property as soon as possible once discovered
- In case of a claim where we agree (for part or the whole of it) to reimburse you after you incur direct expenses, you must obtain and retain all itemised invoices and receipts for the work or service, and send them to us for reimbursement within 90 days
- You must take all reasonable steps to avoid emergencies arising in the home and maintain it and all equipment (such as heating and hot water systems) in a good state of repair, and in case of an emergency to minimise any further loss and damage



## When and how do I pay?

Payment is required before the policy starts using the same payment method that you used for your home insurance policy with us.



## When does the cover start and end?

The cover is for one year from the policy start date, or until your current home insurance agreement ends. Your period of cover is specified in your Statement of Fact.



## How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.