

HOME EMERGENCY COVER POLICY SUMMARY



This summary is intended to provide you with basic details of your Home Emergency Cover policy. This is not a statement of the full terms and conditions of your policy, which can be found in the policy wording. Provided you have paid the required premium, your cover will start on the date indicated in the right hand column of this document and will terminate at the same time as your AA Buildings Insurance policy.

Type of insurance and cover

The Home Emergency Cover Policy covers call out, labour, parts and materials up to a combined total of £250 (including VAT) to cover certain home emergencies.

The insurer of your Home Emergency Cover Policy is Royal & Sun Alliance Insurance Plc.

Significant features and benefits and significant and unusual exclusions or limitations

These are explained in detail in your policy wording accompanying this document.

Significant benefits

AA Insurance Services (AAIS) will pay a combined total of up to £250 (including VAT) for call out, labour parts and materials to cover an emergency service following an **insured event** during the period of insurance.

Significant exclusions or limitations

AAIS will only pay charges of repairers instructed by us. The emergency must be reported to us in the first instance.

Cover restricted to repairs such as;

- where it is necessary to make the property safe and secure;
- roof damage & burst pipes as a result of storm or impact damage;
- removal of wasps' or hornets' nests attached to the property.

What if I change my mind about continuing with this policy?

If you need to cancel contact AAIS on 0870 160 0139.

You will for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is the later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administrative charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within the Policy Wording (see separate document)

What if I need to make a claim?

If you wish to make a claim please telephone 0845 736 1361.

What do I do if I am unhappy with the claims service or this insurance?

If you wish to register a complaint about Royal & Sun Alliance Insurance Plc claims service of this insurance you should write to:

Royal & Sun Alliance Insurance Plc,
St Marks Court
Chart Way
Horsham
West Sussex
RH12 1XL.

If you remain dissatisfied with the final response to your complaint, you may also be entitled to contact the Financial Ombudsman Service for help and advice.

Is there any protection for me if Royal & Sun Alliance Insurance Plc is unable to meet its liabilities?

Royal & Sun Alliance Insurance Plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Royal & Sun Alliance Insurance Plc cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against insurers, the first £2000 of an insurance claim is covered in full, plus 90% of the balance, without any upper limit. You can learn more about this scheme at www.fscs.org.uk and by phoning 020 7892 7300.

Buildings & Contents Insurance

Policyholder Name:
Mr Frank Addon-Test01

Policy Number:
K08/BG0000001

**Home Emergency Cover
Period of Cover:**
8 November 2008 -
7 November 2009

Policy Validation Number:
1245 2000 0264 6

Home Emergency Cover Authorised Insurer Details:

The Authorised Insurer is:
**Royal & Sun Alliance
Insurance Plc**

Registered Office:

Royal & Sun Alliance Insurance
Plc, St Marks Court, Chart Way,
Horsham, West Sussex, RH12
1XL.

Registered Number 93792.
Royal & Sun Alliance Insurance
Plc is regulated in the UK by
the Financial Services
Authority. www.fsa.gov.uk or
telephone 0845 606 1234.

This insurer is authorised and
regulated by the Financial Services
Authority.
www.fsa.gov.uk/register or
telephone 0845 606 1234.

