

Home Emergency Insurance

Insurance Product Information Document

MORE TH>N®

Company: Royal & Sun Alliance Insurance Ltd, registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Firm reference number 202323.

Product: MORE THAN Home Emergency Insurance

This document is a summary and includes details of cover and restrictions that we believe are important to our customers. Full details of your cover and restrictions will be provided in your policy documentation. To ensure that you have the correct level of cover for your needs please read the policy wording and your schedule.

What is this type of insurance?

Home Emergency insurance provides 24-hour assistance in the event of an emergency and covers the cost for our approved tradesperson to undertake the necessary repairs to your home, including parts and call-out charges, to ensure your home is safe, secure and fit to live in, and to minimise any further damage.



What is insured?

- ✓ We will cover up to £1,000 for our approved tradesperson to resolve emergency situations in your home. This includes:
 - ✓ Loss of your home's main heating and/or hot water due to failure or breakdown.
 - ✓ Restoring service or preventing further damage to your home as a result of failure or damage to the plumbing or drainage system.
 - ✓ Emergency repair costs following complete failure of the electricity or gas supply.
 - ✓ Making the roof of your home watertight.
 - ✓ Removing rats, mice or grey squirrels and treatment and removal of cockroaches, wasps' and hornets' nests.
 - ✓ Securing your home if it's left unsafe or insecure following damage to outside doors and windows.
- ✓ You'll also be covered for the cost of:
 - ✓ Overnight accommodation if your home can't be lived in.
 - ✓ Up to £500 for a boiler replacement if we decide your boiler is beyond economical repair.



What is not insured?

- ✗ Any amount exceeding the £1,000 sum insured limit.
- ✗ Any costs that we have not authorised in advance.
- ✗ Repairs you were aware of before the start date of your policy.
- ✗ Normal day-to-day household maintenance.
- ✗ Any event which does not:
 - ✗ cause damage to your home,
 - ✗ impact the safety or security of your home, or
 - ✗ makes your home not fit to live in.
- ✗ Garages that are not integral to your home, sheds, greenhouses and any other outbuilding which isn't designed to be permanently lived in.



Are there any restrictions on cover?

- ! Any amount over £500 where we provide a contribution towards a replacement boiler.
- ! Loss or damage while your home has not been lived in for more than 60 days in a row.
- ! Boilers with an output of 60KW or above.
- ! Boilers over 15 years old.
- ! Any boiler not serviced as recommended by the manufacturer or 15 months before the boiler breakdown.
- ! Any incident not reported to us within 48 hours of discovery.
- ! More than two incidents in any one insurance period for infestation in your home.
- ! An emergency when there's no risk to the property or health of people in the home, e.g. a toilet damaged, when there's another working toilet in the house.
- ! A claim for the same item or situation we have already attended and you have not completed a permanent fix since the last visit.
- ! Repairs or costs that someone else has responsibility for.



Where am I covered?

- ✓ The product provides cover for your home in the United Kingdom, the Channel Islands or the Isle of Man.



What are my obligations?

- You need to give us answers which, to the best of your knowledge, are honest, accurate and complete to the questions we ask and let us know as soon as possible if any of the information changes.
- If you have an incident and need to make a claim, you need to let us know within 48 hours of discovery.
- You must pay the premium shown on your Policy Schedule.
- You also need to make sure you understand and meet all the conditions set out in the Policy Wording.



When and how do I pay?

You can pay for your policy annually or by monthly instalments. You can make an annual payment by credit card, debit card or direct debit. If you choose to pay in monthly instalments, you can only do this by direct debit.



When does the cover start and end?

The start and end dates of your cover are shown on your Policy Schedule.



How do I cancel the contract?

You can cancel the policy at any time. Further details about cancelling your policy can be found in your policy documentation.