

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 Ltd.

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
<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>	

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