

# Home Emergency Cover

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Barclays Home Insurance**

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our Home Emergency Cover policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

Barclays Home Emergency Cover provides you with expert help with emergencies at your property such as; roof damage following a storm, plumbing emergencies, electrical emergency and breakdown and pest infestations.



#### What is insured?

##### Home Emergency Cover

**We will cover up to £1,000 per claim (£500 if the boiler is deemed to be beyond economical repair).**

- ✓ Repair of your main heating system
- ✓ Cover for emergencies relating to your internal plumbing or drainage
- ✓ Blockage to the underground drainage pipes
- ✓ Cover for a leak on your internal gas supply pipe
- ✓ Cover for electrical emergency and breakdown of the domestic electrical wiring
- ✓ Cover for damage to roofing, external windows and doors, broken locks and loss of keys
- ✓ Removal of an infestation of rats, mice or wasps' nests



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Please refer to the policy document for full details of restrictions which may apply.



#### Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom.



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Routine maintenance, cleaning and servicing
- ✗ Cost of replacing parts due to natural wear and tear
- ✗ Dual purpose boilers (Aga or Rayburn)
- ✗ Warm air and solar heating systems
- ✗ LPG boilers
- ✗ Underfloor heating
- ✗ Showers and domestic appliances
- ✗ Drains for which you do not have responsibility
- ✗ External gas supply pipe
- ✗ Appliances connected to your internal gas supply pipe
- ✗ Repairs or replacement of wall sockets, switches and light sockets
- ✗ Rats or mice outside the main house
- ✗ Any other pest not listed



#### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement.



### **When and how do I pay?**

You can pay your premium all at once by credit/debit card or annual direct debit – or monthly by direct debit.



### **When does the cover start and end?**

From the start date (shown on your schedule) for 12 months.



### **How do I cancel the contract?**

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call Customer Services on the number shown in your policy booklet.