

# Home Emergency Insurance

## Insurance Product Information Document

**START**  
RESCUE.CO.UK

Company: [startrescue.co.uk](http://startrescue.co.uk)

Product: Gold Cover

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Documentation.

### What is this type of insurance?

This insurance policy is designed to provide assistance for a sudden unexpected event at your home which requires immediate action.



#### What is insured?

Emergency Costs up to £1000 to make emergency repairs for:

- ✓ Plumbing and Drainage
- ✓ Home Security
- ✓ Toilet Unit
- ✓ Domestic Power Supply
- ✓ Lost Keys
- ✓ Vermin Infestation
- ✓ Alternative Accommodation Costs - up to £250
- ✓ Main Heating System - including up to £250 contribution towards the cost of a replacement boiler.



#### What is not insured?

- ✗ Emergency costs which have been incurred before the claim has been accepted
- ✗ Gas Boiler Service
- ✗ Warm air or solar heating systems
- ✗ Boilers with an output over 60w/hr
- ✗ Cost of making permanent repairs once the emergency situation has been resolved
- ✗ Claims due to subsidence, landslip or heave
- ✗ Replacement parts due to wear and tear over time
- ✗ Your Garage, Outbuildings, Boundary Walls, Fences, Hedges, Cess Pit, Fuel Tank or Septic Tank
- ✗ Central Heating Boilers manufactured more than 15 years prior to the start date of the policy
- ✗ Emergency costs where there is no one at home when the contractor arrives



#### Are there any restrictions on cover?

- ! Maximum six (6) claims per period of insurance
- ! Up to £1000 parts and labour costs on each emergency - including up to £250 towards a single nights alternative accommodation costs
- ! Home Emergencies which occur within the first 14 days of cover
- ! Emergencies where your home has been unoccupied for 30 consecutive days



## Where am I covered?

- ✓ Within your principle private dwelling used for domestic purposes and situated within mainland Great Britain and Northern Ireland.



## What are my obligations?

- To the best of your knowledge you provided full, accurate and truthful information to us when you applied for this insurance
- To inform us as soon as practicable after becoming aware of any home emergency
- Minimise any emergency costs and try to prevent anything happening that may cause a claim
- Cooperate fully with the contractor in the event of a home emergency
- Prove that the central heating boiler has been serviced within 12 months prior to a home emergency claim
- Tell us immediately of anything that may materially alter our assessment of the claim



## When and how do I pay?

A one-off payment each year, either online through [startrescue.co.uk](http://startrescue.co.uk) or via the telephone on 01206 655000, prior to the commencement of the contract.



## When does the cover start and end?

For your period of cover, please refer to your Policy Schedule.



## How do I cancel the contract?

You may cancel this policy at any time by giving at least 21 days' written notice to us. However, refunds are only applicable within the first 14 days of the policy start date or the date you receive your policy documents, whichever is later, providing that a claim has not been made.

You can cancel your contract by calling us on 01206 655000.