

# Residential Home Emergency Insurance

## Insurance Product Information Document

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

Product: Platinum Cover

startrescue.co.uk is trading style of Call Assist Ltd, which is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838

This insurance is administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by [startrescue.co.uk](http://startrescue.co.uk)

### What is this type of insurance?

This policy is designed to provide cover for the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.



#### What is insured?

- ✓ Plumbing & Drainage
- ✓ Security
- ✓ Toilet Unit
- ✓ Domestic Power Supply
- ✓ Access to Home
- ✓ Pests
- ✓ Overnight Accommodation
- ✓ Primary Heating System
- ✓ Boiler Replacement Contribution
- ✓ Annual Gas Boiler Service



#### What is not insured?

- ✗ Emergency costs which have been incurred before the claim has been accepted
- ✗ Cost of making permanent repairs once the emergency situation has been resolved
- ✗ Warm air or solar heating systems
- ✗ Boilers with an output over 60w/hr
- ✗ Replacement parts due to wear and tear over time
- ✗ Your garage, outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tanks.
- ✗ Central Heating Boilers manufactured more than 15 years prior to the start date of the policy.
- ✗ Home Emergencies which occur within the first 14 days of cover.



#### Are there any restrictions on cover?

- ! The maximum amount payable per claim is £1000.
- ! The maximum number of claims per period of insurance is six.
- ! Overnight Accommodation up to £250.
- ! Boiler Replacement up to £250.



#### Where am I covered?

- ✓ Mainland Great Britain and Northern Ireland.



#### What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.

- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



### **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?**

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



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

- You may cancel the policy within 14 days of purchasing the cover with a full refund of the insurance premium paid.
- You may cancel this policy at any time by giving at least 21 days' written notice to us. However, as the term of this insurance is one year, the insurer will not refund premium for the remaining period of insurance.