

# Home Emergency Insurance

Coplus

## Insurance Product Information Document

Company: Coplus

Product: Home Emergency

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837. Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA. Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA. Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657). The underwriter is Astrenska Insurance Limited.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Home Emergency insurance policy provides cover for you to pay for costs incurred for a contractor to carry out emergency repairs to your home in respect of the emergency events.



#### What is insured?

- ✓ Claims up to £1,000;
- ✓ Cover is provided in respect of temporary alternative accommodation where the property is uninhabitable for more than 48 hours up to a limit of £250.

The policy will cover contractor fees for emergency repairs in respect of:

- ✓ Blockage, collapse or leakage of the water supply pipe;
- ✓ Sudden and unexpected failure of or damage to the internal plumbing system which has or may result in water leakage, escapes of water from water tanks, pipes, domestic appliances or fixed heating systems;
- ✓ Sudden and unexpected failure of or damage to the drainage system;
- ✓ Sudden and unexpected failure of your domestic central heating system due to mechanical or electrical failure or malfunction;
- ✓ Breakdown or failure of the permanent domestic electrical wiring system and its components;
- ✓ Damage to the internal gas supply pipe following a gas leak;
- ✓ An emergency relating to the security, roofing or pests
- ✓ An emergency relating to the loss of only available keys to the home;
- ✓ If our approved engineer deems the cost of repair to exceed the cost of replacement, thus making the boiler beyond economic repair, a contribution of £500 towards replacing it is covered.



#### What's not insured?

- ✗ Commercial and business premises, mobile homes and bed-sits;
- ✗ Rented and let properties;
- ✗ Any boiler that has an output in excess of 60kW/hr;
- ✗ Any non-gas or non-oil appliances, Elson tanks, separate gas heaters supplying hot water, LPG boilers and dual purpose boilers such as AGA's and Rayburns;
- ✗ General maintenance such as descaling or power flushing;
- ✗ Solar powered panels or ground air and water source pumps;
- ✗ Claims where the property has been left unoccupied for more than 30 consecutive days;
- ✗ Any boiler or system that has not been serviced in line with manufacturer's recommendations;
- ✗ Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use;
- ✗ Cracked or broken toilets or cisterns;
- ✗ Pipes outside the boundary of your home;
- ✗ For External Water Supply Pipes: Any work required on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party who does not agree to the work being completed by the insurers engineers

- ✗ For External Water Supply Pipes: Costs which exceed your rateable proportion of the cost of any work undertaken by the insurer under the terms of this policy on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party
- ✗ Water pipes to, from or within a detached outbuilding or garage;
- ✗ General servicing and maintenance issues including but not limited to leaf accumulation, build-up of oil, fats or other debris within the drainage system;
- ✗ Cesspits, septic tanks, vacuum drainage systems or electric pumps;
- ✗ Reinstatement costs relating to the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim;
- ✗ Frozen pipes which have not caused any damage;
- ✗ Damage resulting from lack of proper maintenance;
- ✗ Homes situated outside the territorial limit;



### Are there any restrictions on cover?

- ! Claims cannot be made within the first 28 days after the first inception date of the policy.
- ! This policy will only provide a temporary repair to limit or prevent damage, or if at similar expense the cost of completing a permanent repair in respect of the cover provided.



### Where am I covered?

- ✓ You are covered in respect of properties located in the United Kingdom.



### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### When and how do I pay?

You can pay in instalments (if offered and subject to payment eligibility) or in full with a credit or debit card. Monthly instalments will be due on the same date each month.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

You can cancel the policy at any time by contacting 1<sup>ST</sup> Central. If you cancel within 14 days from the date of purchase or the day on which you receive your policy documentation (whichever is later) and no claims have been made or pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, then no refund of premium will be payable.