

## Insurance Product Information Document

### Company: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101

### Product: Simple Home – Home Emergency Scheme

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 your insurance broker

### What is this type of Insurance?

This is a Home Emergency Assistance policy which will cover the costs of emergency work arising from any accepted claims during the period of cover, subject to claims limits.



#### What is Insured?

- ✓ Plumbing and Drainage
- ✓ Internal Electricity, Gas and Water Supplies
- ✓ Security
- ✓ Lost Key
- ✓ Primary Heating System
- ✓ Pest Infestation
- ✓ Roofing
- ✓ Overnight Accommodation
- ✓ Cooking System



#### What is not Insured?

- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Wilful act or omission, lack of maintenance or neglect by you.
- ✗ Circumstances which are not sudden or unforeseen.
- ✗ Claims where we have gone beyond your insurance policy's claim limit or policy cover.
- ✗ Claims where our contractor has advised there is no emergency repair available.



#### Are there any restrictions on cover?

- ! Limit per claim up to £500.
- ! Alternative Accommodation up to £300.
- ! Alternative Heating Allowance up to £50.



#### Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland and Wales).



## 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 pay the premium on time.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must co-operate with us at all times, which may include providing any evidence, documents or information when so requested at your own expense.



## When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your broker for full details.



## 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, unless it is cancelled by us or you before then.

Before the end date we'll write to you to let you know where we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## How do I cancel the contract?

If you decide to cancel your Home Emergency policy, you must contact the broker you purchased this policy through.

### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

### Your right to cancel after the cooling off period