

Leisure Home Emergency Assistance

Insurance Product Information Document



Administered by: Everywhen

Everywhen is a trading name of Advisory Insurance Brokers Limited. Registered in England Company No.4043759.

Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Authorised and regulated by the Financial Conduct Authority.

Product: Leisure Home Emergency Assistance Insurance

Managed by: Legal Protection Group Limited

Registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

Underwritten by: Financial & Legal Insurance Company Limited

5400 Lakeside, Cheadle Royal Business Park, Heald Green, Cheadle, Cheshire SK8 3GQ. Registered in England under Company No. 0304220.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference Number 202915.

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Leisure Home Emergency Assistance is an assistance insurance contract which provides access to an authorised contractor who will carry out emergency assistance to prevent damage or further damage to your leisure home, make your leisure home safe and secure and to prevent risk to health or to safety in the emergencies listed below, subject to the terms and conditions of your policy.



What is insured?

- ✓ Emergency repair costs (including call-out fees, labour costs and the cost of replacement parts and materials) up to £1,000 per emergency
- ✓ Overnight accommodation costs up to a maximum total of £200

Internal Plumbing and Drainage

- ✓ Failure, blockage, leak or damage to the internal plumbing and drainage system or the only accessible toilet bowl or cistern in your leisure home

Domestic Electric or Gas Supply

- ✓ Complete failure of the domestic electric or gas supply or a leak from the internal gas supply pipe in your leisure home

Windows, Doors and Locks

- ✓ Failure to function or damage to the external doors, windows or locks in your leisure home

Lost or Broken Keys

- ✓ The keys to your leisure home are broken, lost or locked inside your leisure home and there is no immediate access to a spare set

Pest Infestation

- ✓ An infestation of pests causes a health or safety risk or damage to your leisure home

Main Source of Heating

- ✓ Complete failure to function or breakdown of the main source of heating in your leisure home, including:
 - a leak from the internal gas supply pipe between the meter and appliance
 - a loss of water pressure within your boiler
 - a water leak from your boiler

Main Source of Heating Beyond Economic Repair

- ✓ We will reimburse £250 towards an equivalent replacement if our repairer deems your heating system beyond economic repair

Temporary Heating

- ✓ We will reimburse up to £50 towards temporary replacement heaters if your heating system cannot be repaired during our repairer's first visit

Roof Damage

- ✓ Damage caused to the roof of your leisure home due to adverse weather conditions or fallen trees



What is not insured?

There is no cover for:

Internal Plumbing and Drainage

- ✗ Replacing hot and cold water storage tanks, external overflows, radiators, cylinders and immersion tanks
- ✗ Flexible hoses, sanitary ware and domestic appliances
- ✗ Frozen pipes
- ✗ Damage not resulting in a leak inside your leisure home or total failure or blockage
- ✗ Accessing built over points of entry to drainage systems
- ✗ Misuse of the drainage system

Domestic Electric or Gas Supply

- ✗ Interruption, disconnection or failure of the mains utility services
- ✗ Burglar or fire alarms, CCTV surveillance systems, electrical appliances, light bulbs or fuses

Windows, Doors and Locks

- ✗ Internal doors, glass or locks

Pest Infestation

- ✗ An infestation outside your leisure home or other than those caused by wasps, hornets, brown or black rats or house or field mice

Main Source of Heating

- ✗ Boilers over 10 years of age or with an output of over 60kw/hr
- ✗ Non-domestic heating, under floor or warm air heating systems
- ✗ Heating systems shared with any other residences
- ✗ Thermostatic valves
- ✗ Non-standard equipment added to your heating system
- ✗ Descaling required due to hard water or corrosion
- ✗ Power flushing
- ✗ Routine maintenance, cleaning, servicing or manual adjustment of the controls, including relighting the pilot light or flame
- ✗ Claims where no damage is evident to our repairer
- ✗ Failure to replace heating previously deemed beyond economic repair

Main Source of Heating Beyond Economic Repair

- ✗ Radiators, radiator valves, hot water cylinders, convector heaters, inhibitors and water tanks
- ✗ Damage caused by scale, rust, sludge, debris, hard water or wear and tear
- ✗ Gas appliances
- ✗ Adaptations which do not comply with current legal regulations
- ✗ Failure to replace heating previously deemed beyond economic repair
- ✗ Claims without valid proof of purchase within 90 days of our repairer's visit

Temporary Heating

- ✗ Claims without valid proof of purchase within 90 days of our repairer's visit



Are there any restrictions on cover?

The following key exclusions also apply to the whole policy:

- ! Leisure homes which have been unoccupied for the last 30 days in a row or which are not occupied when Legal Protection Group Limited's authorised contractor arrives
- ! Gates, walls, fences, hedges, garages, sheds, greenhouses, outbuildings not designed to be permanently lived in, cesspits, fuel tanks, septic tanks, shower units, swimming pools or hot tubs and their plumbing and filtration systems, shared facilities or parts of a property for which you do not have sole responsibility
- ! Emergencies you were aware of before this insurance started or which happen within the first 14 days of this insurance
- ! Costs incurred before Legal Protection Group Limited has accepted your claim or for work which has not been authorised by Legal Protection Group Limited or has not been carried out by their authorised contractor
- ! Items or parts which need to be replaced as a result of natural wear and tear
- ! Repairs required due to a lack of normal day-to-day leisure home maintenance
- ! Failure to carry out repairs recommended to you or where an emergency has recurred due to your failure to carry out a permanent repair after the authorised contractor had carried out a temporary repair to resolve the emergency
- ! Permanent repairs where a temporary repair has been deemed fair and reasonable in the circumstances
- ! Damage caused by having to gain access to your property or to access the source of the emergency, or costs to reinstate your property to its original condition



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

An insured person must:

- Keep to the terms and conditions of the policy
- Take reasonable precautions to minimise the risk of a claim occurring and not to incur any unnecessary costs
- Ensure that your leisure home and its systems and equipment are maintained in a good state of repair and complete any necessary maintenance to your leisure home
- Co-operate fully with Legal Protection Group Limited and with their authorised contractor
- Notify Legal Protection Group Limited of any emergency upon discovery and within the period of insurance
- Agree to use Legal Protection Group Limited's authorised contractor and agree to their decision on the most suitable method to resolve the emergency



When and how do I pay?

The premium for this insurance policy is payable to the person who is selling you this insurance policy before the intended start date (unless paid by monthly instalments). The person who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting Everywhen on **01242 528844** or in writing to Everywhen, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ or leisure.renewals@everywhen.co.uk

Cancellation within 14 days

Everywhen will refund your premium in full if, within 14 days of receiving the policy documents (or for renewal, within 14 days of your policy renewal date) you decide that the policy does not meet your needs, providing that you have not reported or are intending to report a claim.

Cancellation after 14 days

This section is non-refundable upon cancellation of the policy and no return premium will be provided. Cover will cease from the date that your policy is cancelled.

Please note: if you have purchased your policy through a broker, please contact them to cancel your insurance.