

# Home Emergency Insurance

## Insurance Product Information Document



**Company:** OVO is a trading name of OVO Home Services Ltd which has been authorised to issue policies and handle claims and complaints as agent on behalf of OVO Insurance Services Ltd; registered in the Bailiwick of Guernsey; authorised and regulated by the Guernsey Financial Services Commission (2570126).

**Product Name:** Complete

This document is a summary of the key information relating to the Insurance Contract. Full details on the contract, product and terms and conditions can be found in your policy documentation. If you have chosen a boiler service, it doesn't form part of the insurance but details can be found in your policy documentation.

### What is this type of insurance?

This policy provides cover to meet the needs of a property owner who wants to protect against the costs associated with the breakdown of their boiler and central heating system and faults with plumbing, electrics, gas and water supply pipes, internal drains, external drains and taps and toilets.



#### What is insured?

- ✓ Mains Gas Boiler and Central Heating System £2,000 combined
- ✓ Plumbing £2,000
- ✓ Electrics £2,000
- ✓ Gas Supply Pipes £2,000
- ✓ Water Supply Pipes £2,000
- ✓ Internal Drains and Waste Pipes £2,000
- ✓ External Drains £2,000
- ✓ Boiler Replacement £2,500
- ✓ Taps and Toilets £2,000
- ✓ Priority Helpline

#### Optional cover you have not chosen

- There are no additional cover options.



#### What is not insured?

- ✗ Gas fires, back boilers, alternative, green, renewable energy or dual-purpose systems.
- ✗ Damage caused by sludge, scale or other debris in the central heating system or boiler.
- ✗ Electric central heating systems.
- ✗ Any problems caused by freezing.
- ✗ Business losses or loss of earnings.
- ✗ Faults that arose before you asked for cover.
- ✗ Any plumbing or electrics external to your home.
- ✗ Damage caused by leaks.
- ✗ Replacing ceramic discs in taps.
- ✗ Boiler Replacement or contribution for boilers 10 years old or over at the initial policy start date or at the policy renewal date.
- ✗ Boilers over 45kW or deemed commercial boilers by their manufacturers.
- ✗ Steel or iron pipes linked to the central heating system or internal plumbing.
- ✗ Electrical faults that require a complete system rewire.
- ✗ Fluorescent light starters, decorative or low voltage lighting.
- ✗ Damage, or blockages caused by degradation, to pitch fibre drains.



## Are there any restrictions on cover?



Under the Boiler replacement section, limits are subject to the age of the boiler at the initial policy start date:

- If your boiler is less than 7 years old we will pay up to £2,500 for the boiler replacement until the boiler reaches 10 years old at renewal.
- If your boiler is 7 years old or more but less than 10 years old at the initial policy start date, we will pay a contribution of £400 towards the boiler replacement until the boiler reaches 10 years old at renewal.
- The boiler will not be replaced during the first 6 months following the initial policy start date.



You can't make a claim for the first 30 days after your initial policy start date. For the first 3 months after the initial policy start date we will only pay a maximum of £300 for any one claim under the Central Heating Boiler section.



We will not pay for the costs of any work or any investigative work not authorised by us in advance.



Engineers may stop a repair if subject to abuse or if the repair is hazardous.



## Where am I covered?



This product provides cover in England, Wales, Scotland and the Isle of Wight.



## What are my obligations?

- The policy does not cover landlords or tenants, you must be the owner of the home.
- You must tell us before you change the boiler or if you no longer require cover at the address shown on your schedule.
- You must take all reasonable steps to avoid damage and keep everything covered by this policy in good condition. If you have a breakdown or failure, you should act quickly to avoid more damage, e.g. switch off the gas, electricity or water.
- If a leak from internal pipework is discovered and is not easily accessible, the leak must be traced and exposed prior to the engineer's attendance.
- You must pay the premium shown on the policy schedule.
- You must pay the excess (if shown on your schedule) for each new claim before we send an engineer. This is non-refundable.



## When and how do I pay?

You pay for your policy, either annually or by 12 monthly instalments, by Direct Debit.



## When does the cover start and end?

You can't make a claim until 30 days after your initial policy start date, as there's a claim exclusion period. See your schedule for your policy start date.



## How do I cancel the contract?

If you wish to cancel your policy please contact OVO:

- By telephone: **0330 102 8905**
- By email: **hi@ovoenergy.com**
- By post: PO Box 81429, LONDON, N17 1LD

See terms and conditions for more information on cancellation fees

OVO is a trading name of OVO Home Services Ltd, a firm authorised and regulated by the Financial Conduct Authority under firm reference number 824122 to carry on insurance distribution. OVO Home Services Ltd is registered in Scotland (Company No. SC358475). Registered office: Cadworks, 41 West Campbell Street, Glasgow, G2 6SE

The insurance policy is underwritten by OVO Insurance Services Ltd, a firm authorised and regulated by the Guernsey Financial Services Commission under reference number 2570126. OVO Insurance Services Ltd is registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 (Company No. 67013). Registered office: PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 4ET.

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