

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: Electrics, Plumbing, and Drainage Cover

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.

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 faults to electrics, plumbing, internal drains, external drains, water supply pipes and taps and toilets, but does not require breakdown cover for a mains gas boiler, gas central heating system or gas supply pipes.



What is insured?

- ✓ Electrics £2,000
- ✓ Plumbing £2,000
- ✓ Internal drains £2,000
- ✓ External drains £2,000
- ✓ Water Supply pipes £2,000
- ✓ Taps and Toilets £2,000

Optional cover you have not chosen

- Mains Gas Boiler and Central Heating System £2,000 combined
- Boiler Replacement £2,500
- Gas Supply Pipes £2,000
- Priority Helpline



What is not insured?

- ✗ Accidental damage.
- ✗ 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.
- ✗ 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?

- ! You can't make a claim for the first 30 days after your initial policy start date.
- ! 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 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 policy schedule for 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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