

Note :- This summary does not contain the full terms and conditions of this insurance contract; these can be found in the main Policy document.

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
The Insurer will pay Costs & Expenses up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below	You always agree to use the Contractor nominated by us and the claim must be reported to us immediately after you first become aware of circumstances which could give rise to a claim under this policy.	YOUR POLICY COVER 3)
	<p>Limit of Indemnity The Insurer will pay the following:</p> <ul style="list-style-type: none"> a) Call-out charge, and/or b) Labour up to a maximum of 2 hours, and/or c) Parts and materials up to a maximum of £100, and/or d) Alternative accommodation costs up to a maximum of £250 <p>The maximum payable per claim is £1,000</p>	Meaning of Words and Terms
<p><u>1 MAIN HEATING SYSTEM</u></p> <p>The total failure or breakdown of the main heating system in your home</p>	<p>Any claim</p> <ul style="list-style-type: none"> • relating to the central heating boiler which <ul style="list-style-type: none"> - is more than 15 years old and/or - has not been subject to an annual service in the last 12 months • relating to LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr 	<p>What is not insured by this Policy</p> <p>6)</p> <p>7)</p>
<p><u>2 PLUMBING & DRAINAGE</u></p> <p>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the home or its contents</p>		
<p><u>3 HOME SECURITY</u></p> <p>Damage to or the failure of external doors, windows or locks which compromises the security of the home</p>		
<p><u>4 TOILET UNIT</u></p> <p>Breakage to or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other toilet in the home</p>		

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<p><u>5 DOMESTIC POWER SUPPLY</u></p> <p>The failure of the domestic electricity or gas supply</p>	<p>Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply</p>	<p>What is not insured by this policy 9)</p>
<p><u>6 LOST KEYS</u></p> <p>The loss of the only available keys, if you cannot replace them, to gain access to the home</p>	<p>Any claim relating to damage incurred in gaining access to the home</p>	<p>What is not insured by this policy 10)</p>
<p><u>7 VERMIN INFESTATION</u></p> <p>Vermin causing damage inside your home or a health risk to you</p>		
<p><u>8 ALTERNATIVE ACCOMMODATION COSTS</u></p> <p>Your overnight accommodation costs including transport to such accommodation up to a maximum of £250 (including VAT) following a home emergency which renders the home uninhabitable</p>		
	<p>Any claim</p> <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where the Insured Event happens within the first 48 hours if you purchase this policy at a different date from any other related insurance policy • where there is no one at home when the contractor arrives • involving a pre-existing problem • arising from any wilful or negligent act or faulty workmanship (including any attempting repair or DIY) • for effecting permanent repairs once the emergency situation has been resolved • arising out of the failure to maintain any system or equipment or replacement of parts that gradually sustain wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks • where the property has been left unoccupied for more than 30 days consecutively • covered by a manufacturer's, supplier's or installer's warranty 	<p>What is not insured by this policy</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p> <p>8)</p> <p>11)</p> <p>12)</p> <p>13)</p> <p>14)</p>

What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to 90% of your claim, in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

About us and your insurer

This policy is administered by Lexelle Limited authorized and regulated by the Financial Services Authority (firm reference no. 312782), together with ARAG plc who is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and administers this insurance on behalf of the Insurer, Brit Insurance Limited. Brit Insurance Limited is authorised and regulated by the Financial Services Authority (firm reference no. 202898)

What happens if you have a complaint?

We are committed to providing a first class service at all times. If, however, a complaint arises, please address it in the first instance to the person or firm who sold you this policy or you can contact our Customer Relations Department at the address shown above for ARAG plc. Alternatively, you can email details of your complaint to customerrelations@arag.co.uk

We will take your complaint seriously and will thoroughly review it. If the matter is not concluded to your satisfaction, you may refer it to the Financial Ombudsman Service. They can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. telephone: 0845 080 1800. E-mail: enquiries@financial-ombudsman.org.uk You will not be charged for using the Financial Ombudsman Service and using this service will not affect your right to take legal action.