

# Residential Home Emergency Cover

# Insurer

**Insurer: Financial & Legal Insurance Company Limited**

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Financial & Legal Insurance Company Limited is authorised  
by the Prudential Regulation Authority and  
is regulated to operate in the UK by the Financial Conduct Authority  
(FCA Firm Registration Number: 202915)

# Why Would You Need This Insurance?

- Things in life happen.
- That is why we take out insurance, to cover the most common and potentially personal and financial damaging events.
- This Residential Home Emergency insurance provides protection for a range of unexpected household emergencies including burst pipes, blocked drains, heating system breakdown, drainage problems, electrical wiring, property security, and pests. An approved contractor will attend to and resolve the situation, preventing the possibility of further costly damage to the policyholder's home.

# Product summary

## Cover level Options:

- Plumbing & Boiler
- Plumbing & Boiler + Vermin
- Plumbing & Boiler + Electrics
- Plumbing & Boiler + Vermin + Electrics

## Excess Level Options:

- £0
- £25
- £50
- £75

## Claim Limit Options:

- £250
- £500
- £750
- £1000

## Max Number of Claims:

- A maximum limit of three claims can be made in anyone period of insurance.

# **Residential Home Emergency Cover Features & Some Key Exclusions**

# Residential Home Emergency

Property Emergency - Areas of Cover	Some Important Exclusions
Bursting or sudden leakage of water pipes within your property	<ul style="list-style-type: none"><li>• dripping taps.</li><li>• burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.</li><li>• slow seepage from joints or gaskets which does not involve a sudden escape of water.</li><li>• leaking overflows.</li><li>• the results of hard water scaling deposits.</li><li>• breakage of any basin, bath, bidet or shower base.</li></ul>
Failure of or damage to pipes, drains or sewers	<ul style="list-style-type: none"><li>• blockage of soil or leaves or the build-up of fats, oils or debris.</li><li>• cleaning drains or the results of hard water scaling deposits.</li><li>• shared drains.</li><li>• detached outbuildings or garages.</li><li>• rainwater guttering and down pipes, manholes, coverings.</li><li>• malfunctioning or blockage of cesspits or septic tanks and their associated pipe work.</li><li>• swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.</li></ul>
Failure of your mains services for which you are legally responsible	<ul style="list-style-type: none"><li>• loss or damage arising from the utility company interrupting or deliberately disconnecting the mains services or any equipment they are responsible for.</li></ul>
Complete failure of your central heating system involving a boiler or warm air unit	<ul style="list-style-type: none"><li>• replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.</li><li>• any costs for work recommended as being undertaken following a service of your boiler or warm air unit.</li><li>• any intermittent or reoccurring fault.</li><li>• any water pressure adjustments or failure caused through hard water scale or sludge.</li><li>• gas leaks from any pipes or appliances.</li><li>• any re-lighting of the pilot light caused by failure to follow the manufacturer's re-lighting instructions.</li><li>• any boiler or system noise.</li><li>• any radiator valves.</li><li>• any airlocks in the central heating piping.</li><li>• any costs relating to the repair or replacement of the central heating pump or wall or room thermostat.</li><li>• the results of hard water scaling deposits.</li><li>• where the boiler is over 10 years old.</li><li>• where the heating system has an output of more than 60kw per hour capacity.</li></ul>

# Property Emergency cont...

Property Emergency – Areas of cover	Some Important Exclusions
Damage to the mains electrical wiring system and components (fuse box, light fittings, switches, sockets)	<ul style="list-style-type: none"> <li>• domestic appliances with a plug.</li> <li>• routine maintenance tasks such as replacing light bulbs or fuses.</li> <li>• external lighting.</li> <li>• non-permanent buildings such as greenhouses or sheds.</li> <li>• where an appliance has caused a circuit to fail or trip.</li> <li>• any garage or outbuilding which is connected to a separate meter to that of your property.</li> <li>• swimming pools, fish tanks, ponds, burglar and smoke alarms, security cameras, satellite/TV equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, underfloor heating, power generating systems such as wind and solar.</li> <li>• external garden areas.</li> <li>• rubber or lead covered cables.</li> <li>• complete system rewire.</li> </ul>
Damage to, or mechanical failure of, the only accessible toilet or cistern in your property which results in complete loss of function.	<ul style="list-style-type: none"> <li>• any claim where there is another working toilet within your property.</li> <li>• breakdown of, loss of or damage to compost or macerator pump operated toilets.</li> <li>• cost of replacement ceramics.</li> </ul>
Removal of wasp nests, field or house mice or brown rats within your property	<ul style="list-style-type: none"> <li>• any infestations or pests in gardens, or outbuildings.</li> <li>• any damage caused by the pests or infestations or by their removal.</li> </ul>
Break-in or vandalism compromising the security of your property	<ul style="list-style-type: none"> <li>• breakage of internal glass or doors.</li> <li>• vandalism caused by anyone staying at your property with your permission.</li> <li>• any loss not reported to the Police.</li> </ul>
We will appoint an approved contractor to assist you if you lose or damage the only available key to your property or if you are unable to gain access to your home due to failure or damage to the external locking mechanism	<ul style="list-style-type: none"> <li>• Any theft of keys, vandalism or malicious damage not reported to the police</li> </ul>
Where your property is rendered not fit to live in because of an emergency covered by this policy, if you ask us, we will arrange and pay up to a total of £250 for reasonable overnight accommodation only costs, incurred by you	

# Some Key General Exclusions

- The excess that is shown on your Residential Home Emergency certificate of insurance.
- An emergency which happens before the period of insurance or within 48 hours of you buying the policy for the first time
- Any loss or damage arising from faults, damage or infestation that you were aware of at the time you entered this contract
- Any costs incurred when you have not notified us and received our prior agreement.
- Any loss or damage relating to repairs more specifically covered as part of any other insurance policy, guarantee or maintenance agreement.
- Damage incurred in gaining necessary access or the cost of effecting permanent repairs once the emergency has been resolved, including any redecoration or making good the fabric of the property.
- Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards.
- Any claim when the property has been left unoccupied for 30 consecutive days or more.



# Some Key General Exclusions

- Any claim where the property is used for any business purposes
- Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains
- Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on our part can be demonstrated. An example of this would be loss of wages because of an emergency.
- Costs associated with any other property, home contents or communal/shared areas of your property.
- Any loss, injury or damage arising because of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.
- Subsequent claims arising from the same cause or event, when you have not taken or paid for the action recommended by our approved contractor to ensure that the original fault has received a permanent repair.
- Any claim where no fault is found.
- Failure of any services where the problem is situated outside the boundary of the plot of land on which your property is situated or beyond the part of the sole or shared supply system or piping for which you are legally responsible.

# FAQs

<b>What is Lexelle Residential Home Emergency Insurance?</b>	Lexelle's Home Emergency cover provides protection for a range of unexpected household emergencies including burst pipes, blocked drains, heating system breakdown, drainage problems, electrical wiring, property security, and pests. An approved contractor will attend to and resolve the situation, preventing the possibility of further costly damage to the policyholder's home.
<b>What is the definition of an Emergency?</b>	<p>The definition of an emergency is a sudden and unexpected event at your property which if not dealt with immediately will:</p> <ul style="list-style-type: none"><li>• Expose you or a third party to a risk to their health or</li><li>• Make your property unsafe or unsecure or</li><li>• Will cause damage or further damage to your property and its contents or</li><li>• Will leave your property without mains services.</li></ul>
<b>Are there different levels of cover a customer can choose from?</b>	<p>Yes – there are four levels of cover to choose from and they are:</p> <ul style="list-style-type: none"><li>• Plumbing and Boiler</li><li>• Plumbing, Boiler and Vermin</li><li>• Plumbing, Boiler and Electrics</li><li>• Plumbing, Boiler, Vermin and Electrics.</li></ul> <p>However please note only certain brokers will choose to have all levels of cover available to customer and some may decide a few or only offer one level of cover. Please check with your line manager to the covers available to you.</p>
<b>Is there a claims limit?</b>	<p>Yes – there are four levels of claim limits to choose from and they are:</p> <ul style="list-style-type: none"><li>• £250</li><li>• £500</li><li>• £750</li><li>• £1,000</li></ul> <p>As per with the cover levels some brokers may offer all 4 limits to customers to choose from or may only decide to offer a few or just offer one claim limit. Please check your line manager the claim limit(s) available to you.</p>

# FAQs



<b>Is there a maximum number of claims a customer can make in a period of insurance?</b>	Yes – There is a claim limit of a maximum of three claims in a period of insurance.
<b>Is there an excess per claim?</b>	<p>Yes – there are four excess options to choose from and they are:</p> <ul style="list-style-type: none"><li>• £0</li><li>• £25</li><li>• £50</li><li>• £75</li></ul> <p>As per the cover levels some brokers may offer all 4 excess options to customers to choose from or may only decide to offer a few or just offer one excess amount. Please check your line manager the excess(s) options available to you.</p>
<b>Is a policyholder covered as soon as they purchase the policy?</b>	Yes – but any incident or specific event that leads to a claim that has occurred prior to the start of the period of insurance or within 48 hours of the start of the period of insurance is not covered.
<b>What type of property can be covered?</b>	This Home Emergency Cover provides cover for private residential properties only. It is not available to customers who are a landlord and wish to cover their let property. The policy also does not cover property unoccupied for more than 30 days, 2nd home holiday property or commercial properties.