

Home Emergency Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd
Registered in England & Wales
Authorised by the Financial Conduct Authority
Financial Services Register Number: 202189

Product: SilverKnight Repair 24/7

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy provides insurance to cover up to £500 to carry out temporary repairs following a home emergency. You are also covered for up to £250 towards alternative overnight accommodation should your home become uninhabitable as a result of the home emergency and we are unable to resolve the issue the same day.



What is insured?

You will be covered for the costs, up to £500, for our appointed contractor to carry out emergency repairs to your home in the event of:

- ✓ Burst pipes or a sudden uncontrollable leakage that is likely to cause damage to your home or contents.
- ✓ Failure of your domestic water mains supply, electricity supply or gas supply that you are legal responsible for that causes a blockage, breakage or flooding of your drains or sewers or the failure of your domestic hot water heating.
- ✓ The total failure or breakdown of your primary heating system.
- ✓ The only toilet at your property being unusable due to the breakage of an internal mechanism that prevents the toilet from flushing.
- ✓ Your home being made insecure due to external locks, doors or windows failing completely or being damaged.
- ✓ Damage to your roof, downpiping or guttering, where internal damage has been, or is likely to be caused.
- ✓ An infestation of pests.

In the event of your home being uninhabitable as a direct result of one of the events listed above and remaining so overnight, we will, at our discretion, arrange and pay up to £250 towards the cost of alternative overnight accommodation.



What is not insured?

You will not be covered for:

- ✗ Any matter that is not a home emergency.
- ✗ Normal day to day maintenance issues that arise due to gradual deterioration.
- ✗ Intermittent or recurring faults.
- ✗ Any claim which occurred prior to the commencement date of this policy or any claim reported to us 3 months after occurring.
- ✗ Any claim where the equipment you are claiming for has not been serviced in accordance with manufacturer's recommendations.
- ✗ Any claim made in respect of your boiler where the boiler has not been serviced within the previous 12 months or where the boiler is over the age of 10 years.
- ✗ Any claim made in respect of your electrical system where there has not been an electrical safety inspection carried out within the previous 10 years.
- ✗ Any repair costs carried out by a contractor that we have not appointed or approved.
- ✗ Any damage incurred in gaining necessary access.



Are there any restrictions on cover?

- ! Any claim reported in the first 28 days of the commencement date of this policy will not be accepted.
- ! You are limited to a maximum of 3 claims in this period of insurance.
- ! We will not consider any cost towards a permanent repair once the home emergency has been resolved.
- ! You may choose to use your own contractor however you will need prior agreement from us to do so. If you choose to select your own contractor you will be required to pay the contractor directly and submit the receipts/invoices to us for reimbursement.



Where am I covered?

✓ You are covered for claims that occur within the United Kingdom, The Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us of any claim as soon as reasonably possible once you become aware of the insured incident.
- You must be at your home when our appointed contractor arrives on a pre-agreed appointment.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your cover will start and end at the time and date stated in your main insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.