



Home Emergency Assistance

Product Brochure and
Key Facts Summary



LEGAL PROTECTION GROUP LIMITED



HOME EMERGENCY ASSISTANCE

If there is a sudden and unexpected emergency at your home, you will want help as quickly as possible to stop the problem from causing further damage or disruption. The last thing you will want to do in an emergency is worry about finding a reliable tradesperson at short notice. Even if you can find one, their call-out fee, labour costs and any parts needed to fix the problem can be very costly, especially if you are calling out of hours.

Why do you need Home Emergency Assistance?

Our Home Emergency Assistance cover ensures that help is on hand day or night for common emergencies that happen in the home such as breakdown of your central heating system or blocked drains.

We have access to a network of approved contractors including qualified heating engineers, electricians, plumbers and locksmiths who will attend your home and carry out emergency repairs to help resolve the problem.

In the event of an emergency, the contractor will:

- prevent damage or further damage to your home
- make your home safe and secure
- relieve risks to your health or your safety

Home Emergency Assistance covers the cost of:

- the contractor's call-out fee and labour
- parts and materials needed to fix the fault

If your home is still uninhabitable following an emergency then we can also arrange overnight accommodation and repay up to £250 (including VAT).

What do we cover?

- Failure of your main source of heating
- Failure of your electric or gas supply
- Failure of your internal plumbing and drainage
- Loss of function of toilet facilities if there is no other working toilet in your home
- Infestation of pests
- Failure of the external windows, doors and locks
- Lost or broken keys
- Roof damage
- Overnight accommodation if your home is uninhabitable after an emergency
- Covers emergency repairs up to £500 or £1,000 (including VAT) depending on which cover option is selected

What is not covered?

Home Emergency Assistance is designed to respond only to sudden and unexpected emergencies and does not provide cover for general maintenance issues including replacing light bulbs or tap washers.



LEGAL PROTECTION GROUP

We are a specialist provider of legal expenses insurance, legal services and emergency assistance products.

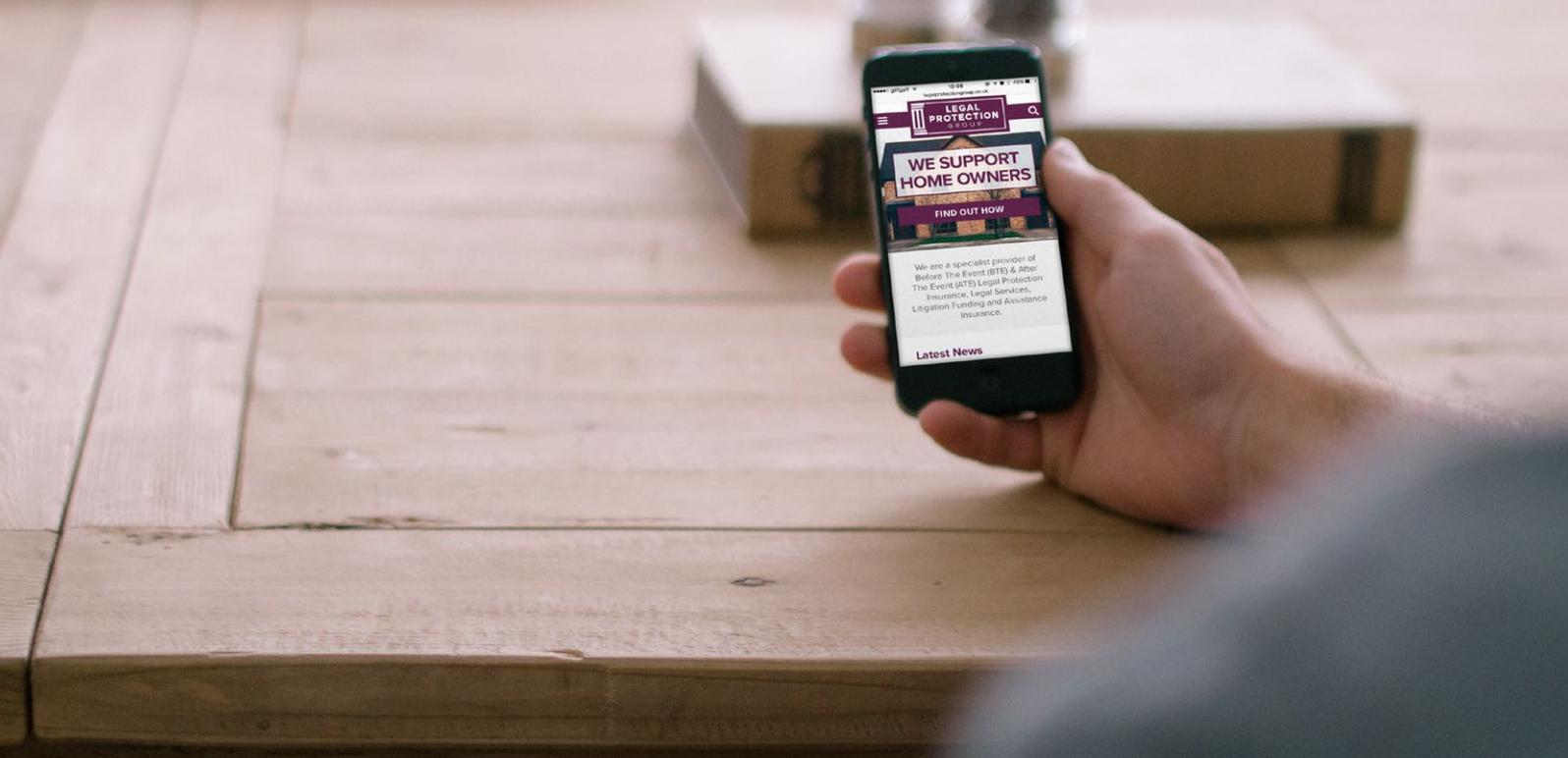
Legal Protection Group Limited was formed by a team of well-known legal protection insurance professionals with a wealth of knowledge and experience within the industry.

Our largest shareholder is Eldon Insurance Services Limited. Eldon has grown into a market-leading claims operation with diverse teams of dedicated insurance professionals leading the way in claims excellence and cutting edge technology.

Legal Protection Group Limited provides a wide range of products, with innovative features which are specifically designed to avoid some of the common challenges associated with legal protection insurance.

We are absolutely focused upon providing a first class product and claims service. Our management structure means that our clients will always be able to talk to a decision maker and as we are responsible for designing, pricing and servicing our insurance products, we can provide quick and effective decisions on all types of enquiry.

Our products are underwritten by International Insurance Company of Hannover SE (Inter Hannover), rated "AA-" (very strong) by Standard and Poor's and "A+" (superior) by A. M. Best.



EXAMPLES OF HOW WE CAN HELP

Main Source of Heating

Your boiler has stopped working and you have no hot water or heating. Our contractor fits a replacement part to get your boiler working again.

Domestic Gas or Electric Supply

You lose all power to your home and all the lights have stopped working. We appoint a contractor who replaces a faulty wire which caused the fault.

Internal Plumbing and Drainage

A burst pipe in the upstairs bathroom is causing water to drip through the living room ceiling. We appoint a contractor to carry out a temporary repair to stop the leak.

Toilet Unit

The only toilet in your home is leaking due to a cracked toilet pan. A temporary repair is carried out by our contractor who fills the damaged area and stops the leak from causing further damage.

Pest Infestation

You have discovered an active wasps' nest in your loft. We appoint a contractor to treat the nest which stops the infestation from causing further damage or a risk to your safety.

Windows, Doors and Locks

An attempted burglary has left your home with a smashed window. Our contractor is sent to your home to board up the window and make it secure.

Lost or Broken Keys

The only set of keys to your home are locked inside the house. We appoint a contractor to gain access to your home and repair the lock.

Roof Damage

A storm has caused damage to your roof resulting in an ingress of water into your home. Our contractor covers the exposed area with tarpaulin to prevent further damage.

Overnight Accommodation

Following a boiler breakdown in winter, the spare part required to fix the fault is not immediately available. Due to the weather conditions and the health risk posed by a lack of heating, we arrange for you and your family to spend the night at a nearby hotel. The replacement part is fitted the next day.

POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

This is a summary of the cover provided under Home Emergency Assistance. It does not contain full details of policy terms, exclusions and conditions. For full details of this insurance please refer to the policy wording, a copy of which is available to you on request.

Please note: the information which follows is a description of the standard covers provided by this insurance which can change due to selection of covers and any endorsements which may be applied.

Type of insurance	Home Emergency Assistance is an assistance insurance contract designed to provide emergency assistance to prevent damage or further damage to your home, make your home safe and secure and to prevent risk to health or to safety.
Who provides this insurance	Legal Protection Group Limited, authorised under a binding authority agreement to administer this insurance on behalf of the insurer, International Insurance Company of Hannover SE.
How long does the cover last	Unless otherwise agreed, this insurance will remain in force for 12 months from the date of commencement and for any period for which you renew this insurance (as long as the premium is paid).
Territorial limit	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Choice of law	This insurance is governed by the laws applying to the part of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands where your home is located.

Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Following an insured incident listed below, we will appoint an authorised repairer to carry out emergency repairs and the insurer will pay call-out fees, labour costs and the cost of replacement parts and materials.	The most the insurer will pay for any one emergency is £500 or £1,000 (including VAT) depending on which cover option is selected.	Meaning of words and terms – emergency assistance costs
	The most the insurer will pay for overnight accommodation is £100 (including VAT) per person subject to a maximum total of £250 (including VAT).	Meaning of words and terms – emergency assistance costs
	We will select the authorised repairer and you must agree with their decision on the most suitable method to resolve the emergency.	Our obligation to you <i>Provided that (iii)</i> and General conditions applying to the whole policy 1 e)

POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Insured incident 1 – Main Source of Heating		
Complete failure to function or breakdown of the main source of heating in your home.	Non-domestic heating, warm air systems or solar powered systems.	Meaning of words and terms – main source of heating
	Heating systems which are beyond economic repair.	What you are not covered for
Insured incident 2 – Domestic Electric or Gas Supply		
Complete failure of the domestic electric or gas supply in your home.	Interruption, disconnection or failure of the mains utility services.	General exclusions applying to the whole policy 11)
Insured incident 3 – Internal Plumbing and Drainage		
Failure, blockage, leak or damage to the internal plumbing and drainage system in your home.	Supply pipes or drainage systems which are the responsibility of the relevant utility company.	Meaning of words and terms – internal plumbing and drainage
Insured incident 4 – Toilet Unit		
Failure, blockage, leak or damage to the toilet bowl or cistern in your home.	Cover does not apply if there is another functioning toilet in your home which can be accessed.	What you are covered for <i>Please note that</i>
Insured incident 5 – Pest Infestation		
An infestation of pests causes a health or safety risk to an insured person or damage to your home.	Cover is limited to an infestation of wasps' or hornets' nests, brown or black rats or house or field mice.	Meaning of words and terms – pests
Insured incident 6 – Windows, Doors and Locks		
Failure to function or damage to the external doors, windows or locks in your home.	There is no cover for internal doors, glass or locks.	What you are covered for <i>Please note that (i)</i>
	The repairer will attempt to make your home safe and secure which may involve boarding up windows and/or repairing broken locks.	What you are covered for <i>Please note that (ii)</i>
Insured incident 7 – Lost or Broken Keys		
The keys to your home are broken, lost or locked inside your home and there is no immediate access to a spare set.	The repairer will attempt to gain access to your home and make it safe and secure which may involve boarding up windows and/or repairing broken locks.	What you are covered for <i>Please note that</i>
Insured incident 8 – Roof Damage		
Damage caused to the roof of your home due to adverse weather conditions or fallen trees.	The repairer will attempt to prevent further damage or water ingress which may involve using a tarpaulin or similar material to resolve the emergency.	What you are covered for <i>Please note that (i)</i>
Insured incident 9 – Overnight Accommodation		
The cost of one-night's accommodation (room and cost of transport only) if your home is uninhabitable following an emergency.	You will have to pay all costs which will be reimbursed when you send us the receipts.	What you are covered for <i>Please note that</i>



POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

Significant general exclusions or limitations	Where to look in the policy wording
There is no cover for gates, walls, fences, hedges, garages (other than integral garages), sheds, greenhouses, outbuildings not designed to be permanently lived in, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal parts of a property for which you do not have sole responsibility.	Meaning of words and terms – home
We will not cover any emergency you were aware of before this insurance started or any emergency which happens in the first 24 hours of the start date of this insurance if this policy is taken out separately to any other insurance policy (such as home insurance).	General exclusions applying to the whole policy 1)
The insurer will not pay any costs incurred before we have accepted your claim or costs which we have not authorised in advance.	2 a)
Items or parts which need to be replaced as a result of natural wear and tear.	3)
Repairs required due to a lack of normal day-to-day home maintenance you should be expected to carry out.	4)
Failure to carry out repairs recommended to you or where an emergency has recurred due to your failure to carry out a permanent repair after our contractor had carried out a temporary repair to resolve the emergency.	5)
Repairs which are covered under a warranty or guarantee.	6 a)
Repairs resulting from a manufacturing defect or faulty installation or repairs.	6 b)
Homes which have been unoccupied for the last 30 days in a row.	7 a)
Homes which are rented to you, let by you or which are not your principal home.	7 c)
Damage caused by having to gain access to your home or to trace the source of the emergency.	8 a)

Important note: This policy excludes certain situations and circumstances and it is important that you read the policy wording to ensure you are familiar with its terms and conditions and that it meets your demands and needs. If you have any queries over the suitability of this cover and its terms and conditions, then please contact your insurance adviser.

POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

Cancellation rights

You can cancel this insurance within 14 days of taking it out, or within 14 days of receiving your policy documents, whichever is later. You will be entitled to a full refund of premium paid as long as no claims have been made. At all other times you or we can cancel this insurance subject to 7 days' notice. You will be entitled to a pro-rata refund as long as no claims have been made in the current period of insurance.

If there is evidence of a fraudulent or exaggerated claim, we can cancel this insurance from the date of the alleged claim and can recover any sums paid in respect of that fraudulent or exaggerated claim. No refund of premium will be payable.

Full details of cancellation rights can be found in the policy wording.

What to do if you need to make a claim

To report an emergency, you must contact our claims reporting line immediately on the number specified in your policy wording.

Under no circumstances should you instruct a contractor or incur any costs before we have accepted a claim as the insurer will not pay any costs incurred without our agreement.

Full details of the claims procedure can be found in the policy wording.

The insurer

This insurance is underwritten by International Insurance Company of Hannover SE who are registered in Germany, registration number HRB 211924.

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom.

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if they cannot meet their obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk

What to do if you have a complaint

We will at all times endeavour to provide you with a high level of service. However, if things go wrong and you are not happy with our standard of service, please let us know:

Email: complaints@legalprotectiongroup.co.uk

Phone: **0333 700 1040**

Post: **Customer Service Department,
Legal Protection Group Limited,
Lysander House,
Catbrain Lane,
Cribbs Causeway,
Bristol BS10 7TQ**

If we are not able to resolve your complaint to your satisfaction, then you can contact the Financial Ombudsman Service:

Email: complaint.info@financial-ombudsman.org.uk

Phone: **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones)

Post: **Financial Ombudsman Service,
Exchange Tower, London E14 9SR**

You can also visit their website www.financial-ombudsman.org.uk

and follow the guidelines on how to complain.

Using the Financial Ombudsman Service does not affect your legal rights.

Full details of the complaints process can be found in the policy wording.

LEGAL PROTECTION GROUP LIMITED

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Registered in England and Wales, company number 10096688

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