Sky Protect Smart Home Insurance
Insurance Product Information Document

Company: Inter Partner Assistance S.A.   Product: Home Emergency Cover

This document summarises the key features of the Home Emergency Cover which forms part of your Smart Home Insurance policy. It does not form part of the contract between us and is not tailored to individual needs so may not provide all information relevant to you. Complete pre-contract and contractual information about the product is provided in your policy wording and policy schedule.

What is this type of insurance?
Home Emergency Cover provides assistance, for homeowners, in the event of certain home emergencies impacting the safety and security of your property, making it potentially unfit to live in (uninhabitable) or causing a risk to health and safety.

What is insured?
9 Up to £1,000 each time for call-out of a specialist tradesperson, labour, material and necessary parts, including VAT, to resolve any of these types of emergencies in your main home building and/or attached garage/conservatory:
   – Internal plumbing issues: Water leaks and toilet flushing mechanisms
   – Drainage: Blockage or wastewater leaks as a result of blockage of, or damage to, drains
   – Electrical failure
   – Failure of your gas or electric boiler/central heating and/or hot water system (including air, ground or water source heat pumps)
   – Pest infestation: Rats, mice, wasps and hornets
   – Issues with broken or damaged windows, doors and locks, or lost, stolen or damaged keys
   – Roofing damage due to bad weather or storms, where water is entering the property
9 We will send an authorised tradesperson to provide a temporary repair to stop the immediate emergency or, only if circumstances require this, a permanent repair.
9 You are covered for any toilet or bathroom facility in your home, even if another working one is available.
9 If your boiler needs to be replaced altogether as deemed beyond economical repair, we will contribute £500 towards you arranging your own replacement.
9 In addition to the benefits described above you are also entitled to:
   – Up to £250 for temporary overnight accommodation, including transport to get there, if your home is not safe to live in overnight, and
   – Up to £50 for you to purchase temporary electric heaters for the home, which are yours to keep, if we cannot resolve your heating emergency.

What is not insured?
The policy does not provide cover for:
8 Emergencies located in a detached garage, outbuilding, shed, greenhouse or issues on the land located within the boundary of your property
8 The cost to trace and access the source of an emergency, and/or reinstatement of the home to its original state following the emergency
8 Day to day maintenance of the home, or replacement of items or equipment due to wear and tear
8 Emergencies relating to shared facilities not solely confined to, or serving, your home (e.g. shared drains)
8 Types of heating other than those listed under What is insured, or claims for boilers over 60KwH in power, over 15 years old, or designed for commercial use
8 Unvented hot water cylinders, warm air units
8 Repair or replacement of household appliances (e.g. washing machines), radiators, hot water cylinders and tanks, shower units, flexible hoses, swimming pools, septic tanks, alarm systems and CCTV units
8 Failure of electrics or your boiler/heating system only affecting part of your property if not an emergency
8 Reimbursement of costs for your own emergency assistance where you did not arrange this through us
8 Emergencies known to you before the policy start date
8 Loss or damage to the property or any belongings as a result of the emergency
8 Repair, replacement or assistance with steel and/or iron pipes
8 Flat roofs

Are there any restrictions on cover?
! We will not pay more than £1,000 (plus other benefits if needed) per claim. If the assistance cost will exceed this limit, you are responsible for the cost above it!
! You must contact us in the first place in case of an emergency to arrange assistance; we will not reimburse any cost if you arrange help without our agreement!
! You may not claim for emergencies if your property has been unoccupied longer than 60 consecutive days!
**Where am I covered?**

Cover is available for properties in England, Scotland and Wales only. You are covered only for the property shown as the insured address on your policy schedule.

**What are my obligations?**

- You must pay the insurance premium when due for cover to commence and remain valid, otherwise cover will cease from the premium due date.
- You must take reasonable care to provide complete and accurate answers to any questions asked at the point of buying your cover, making a claim and at all times, to the best of your knowledge, or cover may be invalid.
- You must notify us of an emergency in your property as soon as possible once discovered.
- In case of a claim where we agree (for part or the whole of it) to reimburse you after you incur direct expenses, you must obtain and retain all itemised invoices and receipts for the work or service, and send them to us for reimbursement within 90 days.
- You must take all reasonable steps to avoid emergencies arising in the home and maintain it and all equipment (such as heating and hot water systems) in a good state of repair, and in case of an emergency to minimise any further loss and damage.

**When and how do I pay?**

You can pay your premium monthly by direct debit.

**When does the cover start and end?**

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 24 months from your policy start or renewal date, unless your Smart Home Insurance is cancelled by you or us before it ends. If you do not wish your Smart Home Insurance cover to automatically renew, please let Sky Protect know.

**How do I cancel the contract?**

You can cancel cover at any time by contacting Sky Protect by calling on 0333 759 5090 or writing to Sky Protect, Orbis Business Park, Riverside Road, Pride Park, Derby DE24 8HY. These details can be found in your policy documentation or at sky.com/protect

*Refer to your policy wording for full cancellation terms*