

Home Emergency



Insurance Product Information Document

Company: ARAG Legal Expenses Insurance Company Limited

Product: Home Emergency

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. The ARAG Home Emergency Policy Wording should be read together with John Lewis Money's Policy Schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for a contractor to: prevent damage or further damage to your home, make your home secure or reduce any health risk to you.

In certain conditions, such as if the weather is bad, you are in a remote location or parts are unavailable, we may take longer to arrive at your emergency. If providing help would put our contractors in danger, for example carrying out roof repairs in high winds, we will wait until the conditions have improved before sending someone.



What is insured?

Roof Damage

- ✓ Any damage to the roof of your home where internal damage has been caused or is likely

Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in your home

Heating Failure

- ✓ Failure of the main heating system in your home which must be gas, oil or electric fired

Power Supply Failure

- ✓ Failure of your home's domestic electricity, or domestic gas supply

Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in your home

Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves your home insecure

Keys

- ✓ The only available set of keys to your home is lost, stolen or damaged and you cannot replace them, or cannot gain normal access

Vermis

- ✓ An infestation by wasps' and/or hornets' nests, rats, mice or grey squirrels in your home which prevents the use of the loft or one or more rooms in your home

Hotel Accommodation

- ✓ The room only cost of accommodation if the home remains uninhabitable following an insured emergency



What is not insured?

- ✗ Any gradually occurring event, as these are not considered emergencies because they are not sudden or unexpected
- ✗ Assistance costs (including parts and materials) which exceed the emergency assistance limit shown in your policy schedule (not including hotel accommodation costs)
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the home
- ✗ An emergency at a property which you rent or let or that you own but is not your main home
- ✗ Any claim where the home is left unoccupied for 30 or more consecutive days
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Claims relating to normal day to day home maintenance
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of your home
- ✗ The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance
- ✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Problems with septic tanks, cess pits, fuel tanks, underfloor heating, swimming pools or hot tubs
- ✗ Leaks which have not caused or are unlikely to cause damage to your home



Are there any restrictions on cover?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Heating failure** claims relating to cold-water supply or drainage pipes, any form of alternative heating system or any non-domestic heating or non-domestic hot-water systems, or if you have a habitable area in your home, where the heating and/or hot water is still fully or partially working



Are there any restrictions on cover? *(continued)*

- ! **Power supply failure** claims relating to a failure of the mains supply, or if you have a habitable area in your home, where the electricity and/or gas supply is still fully or partially working
- ! **Toilet unit** claims where there is at least one functioning toilet in your home
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure
- ! **Vermin** claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests
- ! **Hotel accommodation** costs above £300 (incl. VAT)



Where am I covered?

- ✓ United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands



What are my obligations?

It is your responsibility to:

- Maintain your home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of your home
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at home when the contractor we arrange for you arrives



When and how do I pay?

Payment options will be agreed with John Lewis Money. Any questions about payment or refunds should be directed to John Lewis Money.



When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Policy Schedule for your underlying John Lewis Money home insurance policy. The policy is renewable each year alongside that underlying home insurance.



How do I cancel the contract?

You can cancel your Home Emergency Cover policy at any time by calling John Lewis Money on **0345 608 9031** or writing to John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through your online account at www.insurance.johnlewismoney.com. You will not be charged a cancellation fee if you cancel 14 days from your policy start date, or the day you receive your policy documents (whichever is later). If you cancel after 14 days, you will be charged a cancellation fee.

If you haven't made a claim or had a claim made against you, and when you cancel:

- The insurance cover hasn't started, we'll give a full refund of any premium paid.
- The insurance cover has started, we'll deduct an amount for the time you've had on cover and refund the rest.

If you've made a claim or had a claim made against you:

- You'll not be entitled to a refund.
- If you pay by monthly instalments under a credit agreement, you'll need to settle the remaining annual premium in full.

For further details on cancellation and fees, please refer to the Terms of Business and your policy wording.

Please note, this cover is an additional benefit to your underlying John Lewis Money Home Insurance policy and cannot be held as a standalone policy. If you cancel your Home Insurance policy, this cover will automatically be cancelled at the same time.