

Co-op Home Assistance

Insurance Product Information Document

Home Assistance is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance S.A. UK Branch

Product: Home Assistance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Home Assistance provides help in the event of certain home emergencies, which affects the safety and security of your home, potentially rendering it uninhabitable.



What is Insured?

- ✓ Up to £500 per claim, including VAT, for call out, labour, parts & materials, to carry out an emergency temporary repair
- ✓ Plumbing problems related to leaking pipes
- ✓ Blockages in toilet waste pipes & blocked drains
- ✓ Heating and hot water failure
- ✓ Lost or damaged keys preventing access or impacting the security of the property
- ✓ Total electricity failure in your property
- ✓ Pests inside your home
- ✓ External water supply pipe within your property
- ✓ Broken windows that result in the property not being secure
- ✓ Up to £250 including VAT contribution for alternative accommodation if your home becomes uninhabitable due to an emergency covered under this policy
- ✓ Up to £250 towards a replacement boiler or heating system if we are unable to repair yours



What is not Insured?

- ✗ Shared water/drainage facilities
- ✗ Boilers with an output over 60 Kw/hr
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Detached outbuildings and garages
- ✗ Poor maintenance and wear and tear
- ✗ Reinstatement following repair
- ✗ Routine day to day maintenance
- ✗ Issues existing before purchasing the policy



Are there any restrictions on cover?

- ! You may not claim on a new policy for the first 14 days unless renewing an existing policy
- ! Replacement of parts on a like for like basis is not guaranteed
- ! You may not claim if your property has been unoccupied for more than 30 days



Where am I covered?

- The cover provided is for private residences in the United Kingdom



What are my obligations?

- Your home should be properly maintained
- Your heating system should be maintained in accordance with manufacturers' instructions
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims
- You must pay the premium on time



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments



When does the cover start and end?

- The contract will start on the policy commencement date as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

You may cancel your policy within 14 days of receiving your policy documents by contacting 03457 464646.

You will receive a refund of any premium paid, less a proportionate charge for the number of days for the number of days we have provided cover, providing no claims have been made

If you cancel outside the 14 day period, as long as no claims have been made, you will receive a refund proportionate to the amount of time left to run on the policy.