

Summary of Cover - Plumbing and Drainage Cover

This cover meets the needs of homeowners who require insurance and expert assistance in the event of a plumbing or drainage emergency at their domestic property.

What is covered?

1. Repair/replacement to leave the external underground drain running clear covered up to £4,000 per claim (Inc VAT). Cover includes up to 2 claims per year for individual drains up to the main sewer and shared drains within your property boundary. 2. Emergency repairs to your internal plumbing and drains up to £2,000 per claim (Inc VAT), with up to 2 claims per year.

What is not covered?

Non-emergencies • central heating breakdowns • maintenance e.g. replacing tap washers • existing problems • replacing tanks, cylinders, sanitary ware or radiators • guttering, downpipes and rainwater drains • shared drains outside your property boundary • external water supply pipe.

What limited cover does my local water company provide?

Your local water company may provide a one-off repair service to your external underground water supply pipe, please contact them direct for details.

What is defined as an emergency?

An emergency is sudden and unforeseen damage to your plumbing or drains, which immediately a) exposes you to a risk to your health; b) creates a risk of loss or damage to the property; or c) makes the building uninhabitable. An uncontrollable internal emergency is where you can't temporarily stop the incident from causing further immediate internal damage (i.e. by turning the water off or not using the facilities).

Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a flat, mobile home, bedsit, in multiple occupancy or is used for commercial purposes, in which case the property can't be covered. Council or Housing Association tenants will not need this service.

When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial period of 14 days where you will not be covered, giving you 11 and a half months' cover in your first year.

Who provides Plumbing and Drainage Cover?

The insurance policy is provided and underwritten by Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom office, registered number FC008998. It is arranged and administered for you by Homeserve Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with Homeserve Membership Ltd to arrange and administer the policy on behalf of the insurer, for which the cost to you is £5.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £23.88 is unaffected by these arrangements. References to 'Plumbing and Drainage Cover' or 'Cover' in all documents include the services within both contracts.

Can I spread the cost of cover?

If you pay by Direct Debit you can pay quarterly or monthly. Quarterly payers will pay 4 instalments of £5.97. Monthly payers will pay 12 instalments of £1.99. Payment by any other method will be one annual payment.

What if I am not satisfied?

If the insurance policy does not provide the cover you need, you should return your Policy Summary to Freepost RLYC-LXAL-GEEH, Customer Admin Department, Homeserve, Cable Drive, Walsall, WS2 7BN, within 28 days of the start of the period of insurance or within 28 days of the day you receive the policy documents, whichever is the later.

Any premium paid will be refunded in full, providing no claim has been made. If you cancel after this 28 day period (which includes the statutory 14 day cancellation period), your policy will cease and you will not receive a refund of any premium paid.

For full Terms and Conditions please call Homeserve FREE on 0800 783 0951.

Information correct at time of going to print.