

EDF ENERGY HOME EMERGENCY INSURANCE

Insurance Product Information Document

Company: Great Lakes Insurance SE, UK Branch is authorised by Bundesantalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority

Product: Emergency Protect

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is a home emergency insurance which covers the main home (the house, bungalow, self-contained flat or maisonette that you own and live in) if an emergency occurs affecting your plumbing, wiring or certain other incidents within your home.



What is insured?

Home Emergencies

Emergencies in Your Home caused by:

- ✓ You being locked out if Your only available key has been stolen, lost or damaged or the lock to Your main entry and exit door is not working
- ✓ The outside of Your Home becoming insecure because of a break-in or vandalism
- ✓ Roof tiles that are missing or need replacing

Wiring

Emergencies or breakdowns in Your Home caused by:

- ✓ The permanently installed electrical wiring inside Your Home failing
- ✓ Failure of Your wall sockets, switches, fuse boxes, light fixtures, circuit breakers and transformers

Plumbing

Emergencies or breakdowns in Your Home caused by:

- ✓ Broken, blocked or leaking internal drains, or underground drains and sewers becoming totally blocked or damaged
- ✓ Water pipes bursting or suddenly leaking
- ✓ Your only toilet not working because of accidental damage or mechanical failure

Optional Covers

Boiler & System

Necessary repair or replacement of:

- Standard parts fitted inside Your Boiler casing, controls, programmers and thermostats, standard radiators less than 1.5m in length, selector and radiator valves, a single water circulating pump and easily accessible, above ground pipe work
- A single standard hot water cylinder less than 90cm by 45cm (36 inches by 18 inches)



What is not insured?

- ✗ The excess shown in Your certificate
- ✗ Telephone wiring, smoke detectors, doorbells, burglar alarm systems and energy generating systems
- ✗ Electrical systems and wiring connected to ponds, aquariums, pools or fish tanks, including water pumps or connected to a central heating system. This includes all controls, pumps, detectors, timers, programmers, etc
- ✗ Electric shower units, domestic appliances, fixed or portable heating systems
- ✗ Wiring that has not been properly installed, repaired or altered or that only needs to be replaced to meet legislation or health and safety guidelines.
- ✗ Electrical systems and wiring that is not permanently installed
- ✗ The cost of replacing taps, bath or shower seals or grouting, water tanks, radiators, water softeners or waste disposal units or the cost of repairing or replacing water supply pipes, lead or steel pipes
- ✗ Dripping taps or blocked, broken or leaking soil or waste pipes from sinks, basins, bidets, baths, showers or shower bases
- ✗ Repairing or replacing any part of the drain or sewer which is damaged by tree roots
- ✗ Any claim where there is another working toilet within Your Home or involving Saniflow toilets
- ✗ Any breakdown or failure of Your Boiler, controls or system unless you have selected this as an optional cover
- ✗ Any failure which happens within 14 days of You taking out this insurance for the first time
- ✗ Routine or regular maintenance that You are responsible for (such as venting radiators, turning the boiler off, lighting pilot switches, replacing light bulbs or fuses)
- ✗ Damage caused to Your Home or contents (such as redecorating or restoring your home to its original condition, replacing ceilings, flooring, plaster, tiles or carpets, or replacing any toilets, washbasins or other sanitary ware)
- ✗ Any claim if Your Home has been left unoccupied for 90 days or more at one time
- ✗ Any work to repair damage cause by rust, sludge, hard water scale, corrosive water, dripping taps, or similar events caused by normal wear and tear
- ✗ Repairing groundwork if We need to dig a hole to carry out a repair (We will fill the hole and leave the ground level, but won't replace the original surface, fittings or materials, etc)



Are there any restrictions on cover?

- ! You must be the homeowner and live in the property as your main home
- ! Your property must be a house, bungalow, self-contained flat or maisonette



Where am I covered?

- ✓ Your home must be situated within the mainland of England, Scotland, Wales and Northern Ireland, plus the Isle of Wight, the Isle of Man and the Channel Islands



What are my obligations?

- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with the breakdown or emergency
- You must make sure that an adult is at the property
- You must protect your home, keeping it in good condition and regularly carry out routine maintenance



When and how do I pay?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit

You will not be covered for any claim if you have not paid the premium due



When does the cover start and end?

In the first period of insurance

Cover will start 14 days after you take out this insurance for the first time and it will end 12 months after you took out the insurance

At each subsequent renewal

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12 month period

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording



How do I cancel the contract?

You can cancel your insurance policy at any time by calling us during normal working hours on 01444 442879, or by emailing edfenergy@intana-assist.com

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance

Important Information

Statement of Demands and Needs

This policy meets the needs of homeowners requiring assistance in the event of certain breakdowns of their plumbing, wiring and certain other incidents within their property. You may need to review the cover periodically to ensure it remains adequate for your needs. This statement does not constitute advice or a personal recommendation.

Claim Notification

In the event of a Home Emergency, please phone 0800 082 3425. We will then advise you how to proceed and protect your property.

Your right to complain

We aim to always give a first class service. However, we do realise that there are times we may not meet the high standards you expect from us. If you have a concern about any of our products or services, please tell us. We want to put things right - first time. Your comments may help us improve our services. If you want to make a complaint you can contact us:

- by post - send a letter to: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN
- by telephone - call us on 01444 442 010
- by email - send an email to quality@intana-assist.com.

We will aim to provide you with a full response within four weeks of the date we receive your complaint. If you remain dissatisfied with our response, or we fail to reply to your complaint within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone 0800 234 0567 or 0300 123 9123.

The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent and its services are free to you.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are not able to meet our obligations. For more details please visit the FSCS website at www.fscs.org.uk.