

EDF ENERGY ELECTRICAL FAILURE 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: Wiring 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 an emergency wiring 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 wiring.



What is insured?

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

Optional Covers

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

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



What is not insured?

- ✗ The excess shown in Your certificate
- ✗ Telephone wiring, smoke detectors, doorbells or burglar alarm systems.
- ✗ Energy generating systems
- ✗ Electrical systems and wiring connected to ponds, aquariums, pools or fish tanks, including water pumps
- ✗ Electrical systems 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
- ✗ Electrical systems and wiring that is not permanently installed
- ✗ Wiring that only needs to be replaced to meet legislation or health and safety guidelines
- ✗ Any breakdown or failure of Your Boiler, controls or system
- ✗ Any cover under the Plumbing or Home Emergency sections 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
- ✗ Claims connected with CCTV, fire or security systems, cesspits, septic tanks, swimming pools, ponds or fountains
- ✗ 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