

# Home Emergency Insurance

## Insurance Product Information Document

**Company:** AmTrust Europe Ltd  
Registered in England & Wales  
Authorised by the Financial Conduct Authority  
Financial Services Register Number: 202189

**Product:** SilverKnight Repair Premier

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

This insurance policy provides insurance to cover up to £750 to carry out temporary repairs following a home emergency. You are also covered for up to £250 towards alternative overnight accommodation should your home become uninhabitable as a result of the home emergency and we are unable to resolve the issue the same day.



#### What is insured?

**You will be covered for the costs, up to £750, for our appointed contractor to carry out emergency repairs to your home in the event of:**

- ✓ Burst pipes or a sudden uncontrollable leakage that is likely to cause damage to your home or contents.
- ✓ Failure of your domestic water mains supply, electricity supply or gas supply that you are legal responsible for that causes a blockage, breakage or flooding of your drains or sewers or the failure of your domestic hot water heating.
- ✓ The total failure or breakdown of your primary heating system.
- ✓ The only toilet at your property being unusable due to the breakage of an internal mechanism that prevents the toilet from flushing.
- ✓ Your home being made insecure due to external locks, doors or windows failing completely or being damaged.
- ✓ Damage to your roofing, down piping or guttering where internal damage has been, or is likely to be caused.
- ✓ An infestation of pests
- ✓ In the event of your home being inhabitable as a direct result of one of the events listed above and remaining so overnight, we will at our discretion, arrange and pay up to £250 towards the cost of alternative overnight accommodation.



#### What is not insured?

**You will not be covered for:**

- ✗ Any repair costs that exceed £750 for emergency repairs and any accommodation costs that exceed £250
- ✗ Any matter that is not a home emergency
- ✗ Normal day to day maintenance issues that arise due to gradual deterioration
- ✗ Intermittent or recurring faults.
- ✗ Any claim which occurred prior to the commencement date of this policy
- ✗ Any claim that arises within the first 14 days of this policy cover or any claim reported to us 3 months after occurring.
- ✗ Any claim where the equipment you are claiming for has not been serviced in accordance with manufacturer's recommendations.
- ✗ Any claim made in respect of your boiler where the boiler has not been serviced within the previous 12 months or where the boiler is over the age of 15 years.
- ✗ Any repair costs carried out by a contractor that we have not appointed or approved.
- ✗ Any damage incurred in gaining necessary access.
- ✗ Any breakage of internal glass or of any basin, bath, bidet or shower base.



#### Are there any restrictions on cover?

- ! We will not consider any cost towards a permanent repair once the home emergency has been resolved.
- ! We will not consider any cost towards the redecoration or restoration of the property following a home emergency.
- ! You may choose to use your own contractor however you will need prior agreement from us to do so. If you choose to select your own contractor you will be required to pay the contractor directly and submit the invoice to us for reimbursement.



### Where am I covered?

- ✓ You are covered for claims that occur within the United Kingdom, The Isle of Man and the Channel Islands.



### What are my obligations?

- You must be at your home when our appointed contractor arrives on a pre-agreed appointment.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### How do I cancel the policy?

- You may cancel this policy within 14 days of its inception and you will be entitled to a full refund of the insurance premium paid, providing you have not made a claim.
- You may cancel this policy at any time by giving at least 21 days' notice. Where a claim has been made, you will not be entitled to a refund of the premium. If a claim has not been made under this policy, a refund will be calculated as 1/365th of the annual premium paid for each day that remains unused.
- To cancel your policy you should contact the insurance advisor that sold you this policy. An administration fee may be deducted from any refund you are entitled to. More information regarding your cancellation rights, applicable administration charges and the reasons we may cancel your policy will be included with your policy documents.