

Home Emergency Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc

Product: GUARDHOG Rescue Cover - Standalone

GUARD HOG Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 768441

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 can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

This policy is designed to provide cover for the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.



What is Insured?

Primary Heating System

- ✓ The primary heating system has failed or broken down completely.

Plumbing & Drainage

- ✓ Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence, including blocked toilets and external drains.

Internal Electricity, Gas, and Water Supplies

- ✓ An electricity failure of at least one circuit, gas leak and water supply system failure.

Pest Infestation

- ✓ An infestation of wasp nests, hornet nests, house mice, field mice, rats and/or cockroaches.

Access to the Property

- ✓ Loss of the only available key to the property which cannot be replaced and normal access cannot be obtained.

Security

- ✓ Damage or failure of an external lock, door or window.

Roofing

- ✓ Emergency repairs following missing, broken or loose tiles causing internal water damage.



What is not Insured?

- ✗ Any claim involving boilers over 15 years old or over 238,000 btu net input (70 Kilowatt).
- ✗ The replacement of water tanks, cylinders and central heating radiators.
- ✗ Circumstances more properly handled by your Household Insurer.
- ✗ Any costs incurred with a contractor directly or before notification of a claim.
- ✗ A wilful act or omission or lack of maintenance or neglect by you.
- ✗ All external lighting.
- ✗ Pest infestations not directly affecting the living areas of the property.
- ✗ Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.
- ✗ Loss of keys to internal doors, garages and outbuildings.
- ✗ Damage where the roof has not been satisfactorily maintained.
- ✗ Circumstances which are not sudden or unforeseen.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £500.
- ! The maximum amount payable per period of insurance is £1000



Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.