

HOME EMERGENCY COVER EVERYTHING EXPLAINED

Your Policy Wording
Please keep this safe

MORE TH>N[®]

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WELCOME TO YOUR HOME EMERGENCY COVER

Thank you for insuring your home with MORE TH>N. Your policy includes Home Emergency cover. So please take a few moments to read this policy booklet.

Our Home Emergency cover takes care of certain household situations that life can throw at you. Please read this booklet carefully as we do not cover everything which you might regard as an emergency. As a home owner, it is important that you regularly maintain your property, keeping it in good condition and in good repair. Home Emergency cover does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If an emergency occurs and you need urgent repairs, you have access to our extensive list of emergency repairers. They are available 24 hours a day to deal with emergency repairs which are covered by your Home Emergency cover. The number to call in the event of an emergency is on the back page of this booklet.

But first things first – we want to help you understand your Home Emergency cover. Legally we need to make sure you're aware that the information you've given us is the basis of your insurance contract with us. Your policy, including this booklet and your schedule are evidence of that contract, so please read them carefully to ensure that cover is exactly what you need, and keep them in a safe place.

To help you understand everything you need to know about the protection your policy offers and the extent of your cover, you'll see these headings appear on many pages:

WHAT IS COVERED

These sections give detailed information on the insurance cover provided. You need to read it with "What is not covered" at all times.

WHAT IS NOT COVERED

These sections will make it clear what is not covered under your policy.

This section 'Understanding and using your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

UNDERSTANDING AND USING YOUR POLICY

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on page 5 'Words with special meanings'.

This booklet explains the cover we provide for Home Emergency cover, what is and what is not covered, how we settle claims and other important information for Home Emergency cover. It should be read in conjunction with your home insurance policy and schedule.

If you have any questions please contact us. The telephone numbers are shown at the back of this booklet.

You can ask for the Home Emergency cover to be cancelled at any time and receive a proportionate refund of premium as long as no claim has been made during the current insurance period.

The policy does not cover repairs and work necessary to maintain the home in a good condition.

WORDS WITH SPECIAL MEANINGS

The following words have a special meaning and apply to this policy. These words and meanings are in addition to or may replace those shown in your home insurance policy booklet. Wherever a word with a special meaning is used in this policy it will be printed in bold type.

Home

The house or flat at the address shown on **your** schedule, its integral (built in) or attached garages all used for domestic and clerical business purposes only.

Home does not include detached garages, sheds, greenhouses and any other outbuilding which is not designed to be permanently lived in.

Your family

You or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

> HOME EMERGENCY COVER

This section explains the protection provided by Home Emergency cover subject to any limits shown in this booklet and on **your** schedule, unless **your** schedule states 'Not Included'. This section can only be chosen if the **Buildings** or **Contents** sections have also been selected.

Home Emergency cover does not cover everything which **you** might regard as an emergency.

It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

The most **we** will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation, locks and keys and VAT is £1000.

WHAT IS COVERED

Home Emergency cover only covers **you** against the costs of certain household situations, which **you** will find described in covers 1-6.

We will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by **us** to carry out temporary or permanent repairs for covers 1-5, which if not dealt with immediately upon discovery will make the **home** unsafe or insecure for **you**, cause damage to the **home** or its **contents**, or result in the **home** losing its main source of heating, lighting or water (hot or cold).

If a permanent repair is necessary, the authorised tradesman will carry it out provided the cost of the permanent repair is within the Home Emergency cover policy limit. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made by **us** directly to **our** contractor.

WHAT IS NOT COVERED

Any incident not reported to **us** within 48 hours of discovery.

Any incident which occurs during the first 7 days following the start of **your** Home Emergency cover. Garages (unless integral or attached to the **home**), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.

Land belonging to the **home**.

Gas leaks other than under cover 7.

Any subsequent repairs for the same damage or system.

Permanently replacing or removing paths or driveways in order to deal with the emergency.

Any repair arising from circumstances known to **you** before **you** asked **us** to provide cover.

Any system, equipment or facility having reached the end of its serviceable life.

Damage caused as a result of any system, equipment or facility having reached the end of its serviceable life.

The normal day to day maintenance of the **home**, system(s) or facility.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.

Domestic appliances, other than hot water or central heating boilers.

Damage if the **home** has not been lived in by **your family** for more than 60 days in a row.

Damage caused when the **home** is lived in solely by anyone other than **your family**.

Repairs which are made by anyone other than the tradesman authorised by **us**.

Costs incurred without **our** agreement.

Any loss, expenses or costs of any kind that are not directly caused by the event that led to **your** claim.

Any **home** used for any trade, professional or business purposes except clerical business.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay the cost of the repair, parts and call out charges for:</p> <p>1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system for which you are legally responsible.</p>	<p>Cesspits, septic tanks and associated fittings. Any mains service which is the responsibility of a public service company. Shared drainage facilities, except on the land belonging to the home. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Descaling and any work arising from hard water scale deposits. Escape of water outside of the home, which is not causing damage to the interior of the home or its contents. Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.</p>
<p>2. Loss of heating as a result of complete failure or breakdown of the main heating system of the home.</p>	<p>Boilers over 15 years old. Any boiler with an output of 60kW or more. The cost of repairing a boiler that is beyond economical repair. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler. Failure of the electricity and or gas supplies as a result of:</p> <ul style="list-style-type: none"> • industrial action by a public service company. • the electricity and or gas supply being deliberately or accidentally cut or turned off. <p>Failure or breakdown of a component which affects only the efficiency of the main heating system. Failure, or complete or partial breakdown:</p> <ul style="list-style-type: none"> • as a result of the lack of fuel. • where proof of annual maintenance by a registered tradesman cannot be provided. <p>Descaling and any work arising from hard water scale deposits. Any mains service which is the responsibility of a public service company. Damage to radiators, however we will pay to isolate leaking radiators. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Removing asbestos unless necessary to undertake insured repair.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>3. Complete failure of the electricity supply within the home.</p>	<p>Failure of the electricity supplies as a result of:</p> <ul style="list-style-type: none"> • industrial action by a public service company. • the electricity supply being deliberately or accidentally cut off. <p>Any mains service which is the responsibility of a public service company.</p>
<p>4. Repairs necessary to the outside doors, or to the frame or glazing of outside doors or windows of the home to make the home safe or secure.</p>	<p>Damage caused deliberately by your family.</p>
<p>5. Repairs necessary to make the roof of the home watertight and prevent further damage.</p>	<p>The cost of replacing flat roofs.</p>
<p>In addition you are covered for the following:</p>	
<p>6. Removing rats, mice or squirrels or the treatment and removal of cockroaches, wasps or hornets nests that occur inside the home or are attached to the main structure of the home.</p>	<p>Damage outside of the home, which is not causing damage to the interior of the home or its contents. We will not pay for more than 2 incidents in any one insurance period.</p>
<p>7. The cost of overnight accommodation for your family including that required for any pets normally living with you if we agree that the home cannot be lived in.</p>	<p>The cost of overnight accommodation for anyone who is not a member of your family.</p>
<p>8. Replacement boiler If as a result of a claim under cover 2 we decide your boiler is beyond economical repair, we will pay up to £500 towards the cost of a new boiler. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler.</p>	<p>Anything that is listed under the 'What is not covered' paragraph of cover 2.</p>
<p>9. Locks and keys Accidental damage to the locks of, or loss of the keys to the outside doors of, your home or to safes and alarms in your home. We will pay the cost of: - buying new keys; or - changing parts of the locks; or - replacing the locks.</p> <p>Cover 9 replaces the locks and keys cover set out in your home insurance policy booklet.</p>	<p>Loss or damage when the home is lived in solely by anyone other than your family. Damage to the locks caused by mechanical, electrical or electronic fault or breakdown. The replacement cost of any part of the item other than the replacement key or lock.</p>

If **you** wish to claim, call our 24 hour Emergency helpline on the number shown at the back of this booklet, after taking any action **you** think is necessary to protect the **home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradesmen on hand to carry out urgent repairs 24 hours a day, 7 days a week.

You should also read the how to make a claim, claims and policy conditions and policy exclusions on pages 9–10.

POLICY EXCLUSIONS

You and **your family** must read the policy exclusions set out in **your** home insurance policy booklet as part of this Home Emergency cover. In addition this Home Emergency cover does not cover:

CLAIM NOTIFICATION PERIOD

Any incident not reported to us within 48 hours of discovery.

7 DAY EXCLUSION PERIOD

Any incident which occurs during the first 7 days following the start of **your** Home Emergency cover.

ANNUAL SERVICING OF THE MAIN HEATING SYSTEM

Loss of heating as a result of complete failure or breakdown of the main heating system unless the main heating system has been maintained by a registered tradesman providing certification or other proof of service within the last 12 months.

POLICY CONDITIONS

You and **your family** must keep to the policy conditions set out in **your** home insurance policy booklet as part of this Home Emergency cover.

CLAIMS CONDITIONS

You and **your family** must keep to the claims conditions set out in **your** home insurance policy booklet as part of this Home Emergency cover.

HOW TO MAKE A HOME EMERGENCY CLAIM – CALL US ON 0330 100 7780

Claims conditions require **you** to provide **us** with any reasonable assistance that maybe required concerning the cause and value of any claim. Ideally, as part of the initial notification, **we** will need to know:

- **Your** name, address, **home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known.

This information will enable **us** to make an initial evaluation on policy cover and claim value. **We** may, ask for additional information depending upon circumstances.

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

HOW WE SETTLE CLAIMS

Home Emergency cover protects **you** against the costs of certain household situations, which **you** will find described in 'What is covered' in this booklet. It does not cover everything which **you** might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If a permanent repair is necessary, the authorised tradesman will carry it out provided the cost of the permanent repair is within the Home Emergency cover limit. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly by **us** to **our** contractor.

We will not pay any callout charge if having asked for assistance **you** are not at **home** when the tradesman arrives at the time agreed.

We are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers; spare or replacement parts may not be from the original manufacturer.

If the claim is a result of an incident which is also covered under a specific section of **your** home insurance policy, **you** may be able to claim for any further repair costs under that section.

Please call **our** claims helpline on the number shown on the back of **your** home insurance policy booklet and **we** will be happy to check this for **you**.

OUR COMMITMENT TO CUSTOMER SERVICE

At MORE TH>N, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected, or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

For further information on our complaints procedure please see your home insurance policy booklet.

READY TO HELP YOU 24 HOURS A DAY

Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of helplines to deal with everything from claims to change of address.

EMERGENCY HELPLINE 0330 100 7780

If crisis strikes, like your pipes freeze and burst or a storm damages the roof, just call our free Emergency Helpline day or night, any day of the year. We'll arrange for one of our Emergency repairers to come round to your home and help sort things out.

Lines open 24 hours a day, 7 days a week

CUSTOMER SERVICES LINE 0330 102 3627

If your circumstances change and you need to update your cover or you have a query, just call the Customer Service Line.

Lines open Monday to Friday 8am-9pm, Saturday 8am-5pm, Sunday 9am-5pm

The logo for MORE TH>N is a green arrow pointing to the right, with the text "MORE TH>N" in white, bold, sans-serif font inside the arrow. A registered trademark symbol (®) is located at the top right of the text.

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