

RAINBOW POLICY SUMMARY



Cover Benefits

Up to £500 of cover per claim – including callout, parts and labour
Unlimited number of claims – there are no limits to the number of claims that you can make as a Homecall+ member
Emergency Helpline – 24 hours a day, 365 days a year – even on Christmas Day
Access to skilled contractors
No bills to pay – the bill is settled direct with the engineer within the cover limits
Up to £100 towards overnight accommodation – if you can't stay in your home overnight

Home is now covered against:

Boiler breakdown resulting in loss of hot water and/or heating
Plumbing and drainage emergencies
The only toilet in the property is inoperable
Complete electrical breakdown
Vermin infestation
Security (break in or vandalism that has been reported to the police)
Storm damage

About Homecall+ Home Emergency Insurance

Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Type of insurance and cover provided

This is a Home Emergency Policy and not a Household Buildings and/or Contents Policy. It should complement your household insurance policies, and provide benefits and services which are not normally available under these policies.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Dedicated 24 hour telephone number for assistance 365 days a year

Up to £500 for Emergency repairs, to solve the emergency or to restore the normal operation of the boiler or warm air unit

Up to £100 for overnight accommodation should your property become uninhabitable

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does not apply to:

Any home emergency within the first 28 days of cover – see **What is not covered 1.2**

Any circumstances known to you at the time of applying for this insurance or at any time prior to the commencement of this insurance – see **General Exclusions 3.1**

Any private dwelling outside mainland Great Britain – see **Geographical Limits**

Normal day-to-day home maintenance or gradual deterioration in performance which do not give rise to a home emergency – see **What is not covered 1.1**

any boiler or warm air unit more than twenty years old – see **What is not covered 2.6**

any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions – see **What is not covered 2.8**

Damage of home contents – see **General Exclusions 3.3**

Costs associated with another property or communal/shared areas if your home is in a multiple occupancy or multi usage block or building – see **General Exclusions 3.16**

Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturer's instructions – see **General Exclusions 3.17**

Damage incurred when the home has been left unattended for more than 30 days – see **General Exclusions 3.12**

Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement – see **General Exclusions 3.9**

Any costs when you have not notified us and have not obtained our prior authorisation – see **General Exclusions 3.2**

The following are conditions of this cover:

The minimum period you may hold this policy is 12 months; please note that your statutory cancellation rights remain unaffected by this condition – see **General Conditions 4.1**

You should carry out or arrange for normal continuous maintenance of your home and on the systems servicing the home – see **General Conditions 4.3**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule subject to a waiting period of **28 days** during the first period of insurance where a claim cannot be made. *However, should you require emergency assistance during this period please contact Homecall+ and we will be able to provide cover on a pay basis.*

We hope that you will be happy with your insurance policy. If not, please contact us or the intermediary that arranged this insurance on your behalf immediately. If you decide not to proceed with this insurance you should return the Policy Documents within 14 days of receipt.

Providing a claim has not been made and so long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

Making a Claim

Call the Homecall+ 24/7 Claims Line on **0800 2888 233**

The following information will be required:

- Your Policy Number
- Your name and address.
- The type of insured problem you are experiencing

Complaints Procedure

This policy is insured by LAMP Insurance Company Ltd and arranged by Composite Assistance Ltd who are committed to providing You with a first class service at all times. If, however, You are not happy with any part of the service You have received then You should initially contact Composite Assistance's Operations Manager at the address below.

Composite Assistance Ltd, Suffolk House, Trade Street, Cardiff CF10 5DT.

Finally, if the matter still remains unresolved once the above have been contacted, you can, subject to qualifying criteria, approach The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 0801800.

Composite Assistance Ltd is authorised and regulated by the Financial Services Authority. You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the Insurer is unable to meet its liabilities.