

CORGI HomePlan - Summary of Cover

CORGI HomePlan insurance is underwritten by Royal & Sun Alliance Insurance plc.

CORGI HomePlan is designed to meet the needs of homeowners who want protection for their gas central heating system, plumbing and electrics. A range of packages are available providing repair cover for their gas boiler, controls and central heating system, plus plumbing and electrics within their home, internal and external drainage, gas and water supply pipes.

What is CORGI HomePlan?

- A specialised home emergency insurance policy
- Cover for 12 consecutive months
- Monthly payments option
- Can be renewed for a further 12 months
- Multiple levels of cover available

Am I eligible for the insurance?

- CORGI HomePlan is available to a homeowner for their permanent home
- Landlords and tenants are not eligible for the insurance
- We can't cover commercial boilers (over 45kw)

What are the Policy Benefits?

- CORGI HomePlan offers a choice of different coverage options, the key benefits and exclusions of which are set out below
- This is not a statement of the full terms and conditions of the policy but a summary of the main benefits and exclusions. A full description of your cover can be found in the policy wording booklet which should be read in conjunction with your policy schedule. A copy of the policy wording will be sent to you when you sign up or renew.

Who is the Insurer?

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

CORGI HomePlan Ltd is an appointed representative of Ambant Underwriting Services Limited a company which is authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance mediation activities. You can check this on the Financial Services register by visiting their website (<https://register.fca.org.uk/>) or by contacting the Financial Conduct Authority on 0800 111 6768.

CORGI HomePlan Ltd is registered in Scotland (No. SC358475). Registered Office: 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

Summary of Cover Options

Various levels of cover are available. You will not receive advice or a recommendation from us about the sale of these products, we will provide information that allows you to make an informed decision to suit your needs.

The full details of your cover including the main features, benefits, exclusions and limitations can be found in the Terms and Conditions which should be read in conjunction with your policy schedule.

An excess may apply to some of the sections and if applicable this will be shown on your policy schedule.

Section		Starter	Everyday	Advanced	Complete
1	Central Heating System	✓	✓	✓	✓
2	Central Heating Boiler	✓	✓	✓	✓
3	Boiler Replacement	✗	✗	✓	✓
4	Plumbing and Electrics	✓	✓	✓	✓
5	Internal Drains and Waste Pipes	✗	✓	✓	✓
6	External Drains	✗	✗	✓	✓
7	Water Supply Pipes	✗	✓	✓	✓
8	Gas Supply Pipes	✗	✓	✓	✓
9	Taps and Toilets	✗	✗	✗	✓

Key Features, Benefits, Exclusions & Limitations

The following are the main points of cover limitations and exceptions. Full details are contained in Your policy wording.

For new policies, insurance cover does not commence until 30 days after the initial policy start date – please refer to your policy schedule.

An excess may apply to some of the sections and if applicable this will be shown on your policy schedule.

<p>1: Central Heating System - What is covered</p> <p>Loss of heating and/or hot water following a failure or breakdown of the central heating system. This includes the;</p> <ul style="list-style-type: none"> • External thermostats • Radiators and valves • Hot water, feed and expansion tanks • Pipes and fittings 		<p>1: Central Heating System - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Mains pressure hot water thermal storage systems • Underfloor heating systems including controls and pipes • Removal of or repairing damage due to sludge, scale and other debris in the system • Pre-existing faults and defects in the system design or installation • Any problems relating to pipes and condensate pipes caused by freezing weather conditions. 	
<p>2: Central Heating Boiler - What is covered</p> <p>Loss of heating and/or hot water following a failure or breakdown of the gas fired domestic central heating boiler. This includes the;</p> <ul style="list-style-type: none"> • Gas fired central heating boilers & controls • Thermostats, Frost stats, pumps & motorised valves • Clocks, timers and programmers 		<p>2: Central Heating Boiler - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Separate gas water heaters • LPG, oil and electric boilers • Removal of or repairing damage due to sludge, scale or debris in the system • Pre-existing faults and defects in the system design or installation • Condensate lift pumps or freezing of condensate pipes • Any problems relating to pipes and condensate pipes caused by freezing weather conditions. 	
<p>Claims payments on Central Heating Boiler are limited to a maximum of £300 in the first 3 months after taking out your first policy thereafter up to £2000 any one claim under the Central Heating System and Boiler sections combined.</p>			
<p>3: Boiler Replacement – What is covered</p> <ul style="list-style-type: none"> • We will supply and install a new replacement boiler if your boiler is less than 10 years old and cannot be repaired • For boilers less than 7 years old at the start of your first policy a new replacement boiler up to the maximum value of £2500 • For boilers over 7 years but less than 10 years a maximum contribution of £400 towards the cost of a replacement 		<p>3: Boiler Replacement – What is <u>not</u> covered</p> <ul style="list-style-type: none"> • There is no boiler replacement cover for the first 6 months from the start of your first policy • The need for replacement arising before you asked us to provide cover. • Boilers 10 years old or over at the initial policy start date or at policy renewal date. 	
<p>4: Plumbing and Electrics - What is covered</p> <p>We will pay for the cost of repair in order to restore operation to;</p> <ul style="list-style-type: none"> • Internal plumbing within your home • Electric systems, provided that the electrical supply is 240v and the damage occurs within your home, beyond the electricity company's supply meter or other monitoring or measuring device. • Up to £2000 for any one claim 		<p>4: Plumbing and Electrics - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Plumbing and electrics external to your home • Leaking or overflowing toilets, baths, showers, spa baths, Jacuzzi, shower and bath seals and grouting, pumps and valves • Water softeners and filters, combined overflow and pop up waste mechanisms, frozen pipes, lead pipes, taps and related faults 	
<p>5: Internal Drains and Waste Pipes - What is covered</p> <ul style="list-style-type: none"> • We will pay for the cost of repair in order to restore operation to blocked or leaking internal drains and/or waste pipes for which you are responsible, located inside your home. • Up to £1000 for any one claim 		<p>5: Internal Drains and Waste Pipes - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • The removal or items unsuitable for disposal in public drains • Damage to drains or waste pipes beneath any building or outbuilding • Any problems relating to condensate pipes caused by freezing weather conditions. 	
<p>6: External Drains - What is covered</p> <ul style="list-style-type: none"> • Clearing and replacing external blocked and leaking drains that are connected to the mains supply within the boundary of your home • Replacing drainage pipes when necessary and for which you are solely responsible • Up to £2000 for any one claim 		<p>6: External Drains - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Damage to macerators, sewers, cesspits, septic tanks and any outflow pipes external to your home which are not connected to the main sewer • Damage resulting from subsidence, heave, tree roots or landslip • The removal or items unsuitable for disposal in public sewers • Damage to drains or waste pipes beneath any building or outbuilding • Any problems caused by freezing weather conditions. 	
<p>7: Water Supply Pipes - What is covered</p> <ul style="list-style-type: none"> • Damage to fresh water supply pipes between your home and the mains supply pipes • Replacing or repair the damaged pipe for which you are solely responsible • Excavation of underground pipes • Up to £2000 for any one claim 		<p>7: Water Supply Pipes - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Damage to any pipes which are the responsibility of the water supply company • Any water pipe outside the boundary of your property • Pipes beneath any building or outbuilding • Any problems caused by freezing weather conditions 	
<p>8: Gas Supply Pipe - What is covered</p> <ul style="list-style-type: none"> • Repair of gas supply pipes inside your home feeding the central heating boiler and other gas appliances • Up to £2000 for any one claim 		<p>8: Gas Supply Pipe - What is <u>not</u> covered</p> <ul style="list-style-type: none"> • Damage to any pipes which are the responsibility of the gas supply company • Repairs to any gas appliance or central heating boiler 	

9: Taps & Toilets – What is covered	9: Taps & Toilets – What is <u>not</u> covered
<ul style="list-style-type: none"> • Repair leaking taps and running toilets • Replace ball cocks, syphons and valves • Replace non-ceramic tap washer • Up to £2000 for any one claim 	<ul style="list-style-type: none"> • Replacement of taps, faucet, shower heads, hoses, riser rails, shower mixer valves, electric shower units, extractor fans • Replacement of ceramic discs in taps • Electric toilet units including but not limited to Saniflo • Damage to cisterns, sinks, baths, showers, bidets or urinals
<p>General Conditions and Exclusions</p> <p>The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy documentation.</p> <ul style="list-style-type: none"> • It is a condition for the Central Heating Boiler cover, that the Central Heating Boiler is serviced on an annual basis by a suitably qualified professional. • Any defect or failing which may be attributed to the original design and installation is excluded. • Anything covered by any other policy is excluded, including any damage, cost or expense of any kind that can be covered under a household policy; for example, structural damage, theft, extreme weather, flooding, fire or explosions and accidental damage. • Any repair arising from circumstances before cover started is excluded. • Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer’s instructions is excluded. • Damage while your home is unoccupied for more than 30 consecutive days will not be covered. • Your policy may be cancelled if CORGI HomePlan deem your repair as beyond economical repair or the original parts are no longer available and you do not have boiler replacement cover. 	

Important Information

How do I make a claim?

We're here for our customers 24/7. After all, emergencies aren't confined to office hours! Whether it's a burst pipe or you've found yourself with no hot water, CORGI HomePlan are delighted to be of service.

If **you** need help, please do not hesitate to call the CORGI HomePlan 24-hour emergency helpline on **0800 085 0845**.

However, if you smell gas, call the National Gas Emergency Service immediately on **0800 111 999**.

You must give us any information or help that we may reasonably ask for. Full details of how to claim are included in the policy document.

Making a Complaint?

We will always aim to do our best but unfortunately there may be times when things go wrong. If you have a complaint, in the first instance please contact CORGI HomePlan:

- By telephone on **0800 085 0845**
- By email at customercare@corgihomeplan.co.uk
- Or write to **us** at: CORGI HomePlan, 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

CORGI HomePlan will try to deal with the matter immediately and keep you regularly informed about the progress of our investigation.

If CORGI HomePlan cannot resolve the matter to your satisfaction we will provide you with a final response so that you can, if you wish, refer the matter to Financial Ombudsman Service (FOS) provided you do so within 6 months of the date of the Final Response. CORGI HomePlan will send you a FOS leaflet with further information at the appropriate time.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
 Email: complaint.info@financial-ombudsman.org.uk
 Telephone **0800 023 4567**

Is there a Cooling-off Period?

You have the right to cancel this contract of insurance, without giving any reason, within 14 days of the policy start date. If you exercise your right to cancel during this initial period of cover, you will be entitled to a refund of the premium paid, provided that you have not made a Claim.

To cancel please call **0800 085 0845**.

Cancelling after the Cooling-off Period?

If you cancel this insurance outside the cooling off period:

- You will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been covered calculated on a proportional basis e.g. if you have been covered for six (6) months the deduction for the time you have been covered will be half the annual premium;
- No refund of premium will be given in the event of a claim;
- Should you choose to cancel your insurance within the first 12 months following the initial policy start date, CORGI HomePlan may charge you a £30 administration fee.

Our Cancellation rights.

We can cancel this insurance by giving you fourteen (14) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are shown in our terms and conditions).

If we have cancelled your policy and you have had a claim in the current insurance period we reserve the right to recover from you any unpaid premiums for the remainder of the current insurance period.

Financial Sanctions

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc. Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Compensation Scheme

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc. Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 14 days before each policy renewal date we will send you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payment by cheque, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Your right to cancel the policy' on page 10

We reserve the right not to offer **you** a renewal on **your** policy.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be in English.

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. CORGI HomePlan Limited is an appointed representative of Ambant Underwriting Services Limited (for general insurance intermediary business), a company which is authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance mediation activities. CORGI HomePlan Limited is registered in Scotland (No: SC358475). Registered Office: 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.