

## 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 householders who want protection against various problems with 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 of the Terms and Conditions which should be read in conjunction with your Policy Schedule.

### 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](http://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 the FCA's website [www.fca.org.uk/register](http://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 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><b>1: Central Heating System - What is covered</b></p> <ul style="list-style-type: none"> <li>Room thermostat controls</li> <li>Radiators and valves</li> <li>Hot water, feed and expansion tanks</li> <li>Pipes and fittings</li> </ul>	<p><b>1: Central Heating System - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Mains pressure hot water thermal storage systems</li> <li>Underfloor heating systems including controls and pipes</li> <li>Removal of or repairing damage due to sludge, scale and other debris in the system</li> <li>Pre-existing faults and defects in the system design or installation</li> </ul>
<p><b>2: Central Heating Boiler - What is covered</b></p> <ul style="list-style-type: none"> <li>Gas fired central heating boilers &amp; controls</li> <li>Thermostats, Frost stats, pumps &amp; motorised valves</li> <li>Clocks, timers and programmers</li> </ul>	<p><b>2: Central Heating Boiler - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Separate gas water heaters</li> <li>LPG, oil and electric boilers</li> <li>Removal of or repairing damage due to sludge, scale or debris in the system</li> <li>Pre-existing faults and defects in the system design or installation</li> <li>Condensate lift pumps or freezing of condensate pipes</li> </ul>
<p><b>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 for Central Heating System and Boiler combined</b></p>	
<p><b>3: Boiler Replacement – What is covered</b></p> <ul style="list-style-type: none"> <li><b>We</b> will supply and install a new replacement boiler if <b>Your</b> boiler is less than 10 years old and cannot be repaired</li> <li>For boilers less than 7 years old at the start of <b>Your</b> first Policy a new replacement boiler up to the maximum value of £2500</li> <li>For boilers over 7 years but less than 10 years a maximum contribution of £400 towards the cost of a replacement</li> </ul>	<p><b>3: Boiler Replacement – What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>There is no boiler replacement cover for the first 6 months from the start of <b>Your</b> first Policy</li> <li>The boiler will not be replaced if spare parts are not available for the make or model of <b>Your</b> boiler</li> </ul>
<p><b>4: Plumbing and Electrics - What is covered</b></p> <ul style="list-style-type: none"> <li>Repairs to your plumbing including hot and cold water pipes, cold water tanks &amp; overflows</li> <li>Internal mains electric wiring beyond the electric meter including fuse boards, circuit breakers, sockets &amp; switches</li> <li>Up to £2000 in any one claim</li> </ul>	<p><b>4: Plumbing and Electrics - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Plumbing and electrics external to <b>Your</b> home</li> <li>Leaking or overflowing toilets, baths, showers, spa baths, Jacuzzi, shower and bath seals and grouting, pumps and valves</li> <li>Water softeners and filters, combined overflow and pop up waste mechanisms, un-lagged pipes, lead pipes, taps and related faults</li> </ul>
<p><b>5: Internal Drains and Waste Pipes - What is covered</b></p> <ul style="list-style-type: none"> <li>Clearing and replacing internal blocked and leaking drains and waste pipes for which you are solely responsible</li> <li>Up to £1000 in any one claim</li> </ul>	<p><b>5: Internal Drains and Waste Pipes - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>The removal or items unsuitable for disposal in public drains</li> <li>Damage to drains or waste pipes beneath any building or outbuilding</li> </ul>
<p><b>6: External Drains - What is covered</b></p> <ul style="list-style-type: none"> <li>Clearing blocked drains that are connected to the mains supply within the boundary of <b>Your</b> property</li> <li>Replacing drainage pipes when necessary and for which <b>You</b> are solely responsible</li> <li>Up to £2000 in any one claim</li> </ul>	<p><b>6: External Drains - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Damage to macerators, sewers, cesspits, septic tanks and any outflow pipes external to <b>Your</b> home which are not connected to the main sewer</li> <li>Damage resulting from subsidence, heave, tree roots or landslip</li> <li>The removal or items unsuitable for disposal in public sewers</li> <li>Damage to drains or waste pipes beneath any building or outbuilding</li> </ul>
<p><b>7: Water Supply Pipes - What is covered</b></p> <ul style="list-style-type: none"> <li>Damage to fresh water supply pipes between <b>Your</b> home and the mains supply pipes</li> <li>Replacing or repair the damaged pipe for which <b>You</b> are solely responsible</li> <li>Excavation of underground pipes</li> <li>Up to £2000 in any one claim</li> </ul>	<p><b>7: Water Supply Pipes - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Damage to any pipes which are the responsibility of the water supply company</li> <li>Any water pipe outside the boundary of <b>Your</b> property</li> <li>Pipes beneath any building or outbuilding</li> </ul>
<p><b>8: Gas Supply Pipe - What is covered</b></p> <ul style="list-style-type: none"> <li>Gas supply pipes inside <b>Your</b> home feeding the central heating boiler and other gas appliances</li> <li>Up to £2000 in any one claim</li> </ul>	<p><b>8: Gas Supply Pipe - What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Damage to any pipes which are the responsibility of the gas supply company</li> <li>Repairs to any gas appliance or central heating boiler</li> </ul>
<p><b>9: Taps &amp; Toilets – What is covered</b></p> <ul style="list-style-type: none"> <li>Repair leaking taps and running toilets</li> <li>Replace ball cocks, syphons and valves</li> <li>Replace non-ceramic tap washer</li> <li>Up to £2000 in any one claim</li> </ul>	<p><b>9: Taps &amp; Toilets – What is <u>not</u> covered</b></p> <ul style="list-style-type: none"> <li>Replacement of taps, faucet, shower heads, hoses, riser rails, shower mixer valves, electric shower units, extractor fans</li> <li>Replacement of ceramic discs in taps</li> <li>Electric toilet units including but not limited to Saniflo</li> <li>Damage to cisterns, sinks, baths, showers, bidets or urinals</li> </ul>

### 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**.

### 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, please contact CORGI HomePlan:

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

CORGI HomePlan will

- Acknowledge **Your** complaint promptly;
- Investigate **Your** complaint quickly and thoroughly;
- Keep **You** regularly informed;
- Resolve **Your** complaint as soon as possible;
- Use complaint analysis to improve customer service in the future.

CORGI HomePlan will issue a final response letter within 8 weeks of the date **Your** complaint was received. If **You** remain unhappy with this response or **You** have not received a final response within this time, **You** may be eligible to refer the matter to the Financial Ombudsman Service who can be contacted at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Telephone **0800 023 4567** or **0300 123 9123**

**You** have 6 months from the date of the final response to refer **Your** complaint to the Financial Ombudsman Service. CORGI HomePlan will send **You** a Financial Ombudsman Service leaflet with further information at the appropriate time.

### Is there a Cooling-off Period?

**You** have the right to cancel this contract of insurance, without giving any reason, within 15 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.

### 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 and if **You** have had any claims during that period **We** may require you rebate to **Us** 50% of the cost of the claims.

### Our Cancellation rights.

**We** can cancel this insurance by giving **You** thirty (30) days notice in writing.

**We** will only do this for a valid reason (examples of valid reasons are shown in our Terms & Conditions).

### Financial Sanctions

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

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.