

Lexelle Limited Emergency Property Assistance

Some important facts about Emergency Property Assistance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurance undertaking

This insurance is underwritten by Brit Insurance Limited and managed by Capita Commercial Services Limited. Brit Insurance Limited and Capita Commercial Services Limited are authorised and regulated by the Financial Services Authority.

Type of insurance and cover

This is a home emergency insurance providing cover as detailed below for emergency call out fees and repair costs.

Significant features and benefits	Significant or unusual exclusions or limitations (detailed under 'What is not Covered' unless stated otherwise)
<p>The insurer will pay the contractor's charges up to the limit of cover in dealing with one or more of the following emergencies:</p> <ul style="list-style-type: none"> - Failure of the home's plumbing or drainage; - Failure of the home's internal electricity supply; - Failure of the homes only permanently installed cookin system; - Damage or failure of the home's external locks, doors or windows which makes insecure; - Failure of the home's primary heating system; - Loss of your only key to the home where there is no other key available and you are unable to gain normal access to the property; - becoming uninhabitable or you are unable to gain access as a result of one of the above emergencies for one night's alternative accommodation in the locality of the home. 	<p>The insurer will not pay any costs incurred before your claim has been accepted.</p> <p>The insurer will not cover any claim arising from or relating to;</p> <ul style="list-style-type: none"> - An event which is not an emergency, 'a'; - Any system, equipment or facility which has not been properly installed, maintained, serviced or kept in repair in accordance with the manufacturers instructions or has been incorrectly modified or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect, 'b'; - Any decorative or cosmetic part of any equipment, 'c'; - Your own negligence (except in relation to loss of keys) or deliberate act, 'd'; - Food, drinks, telephone calls or other incidental expenses; the lighting of boilers or the incorrect operation or routine adjustment of time or temperature controls, 'e'; - Garages, outbuildings, cess pits, septic tanks or fuel tanks, 'g'; - Your home being unoccupied for 30 consecutive days or more, 'h'; - The interruption or disconnection of utility services to the home however caused, or the failure or breakdown of the electricity or water or gas supply or gas leaks, 'i'; - Call-out charges, materials, labour charges or other costs covered by a manufacturer's, supplier's or installer's guarantee or warranty, 'j'; - Loss or damage to any property or any consequential loss or damage of any kind, 'k'; - Charges arising from your failure to comply with a reasonable request from us or our agent concerning the assistance being provided to you, 'n'; - Call-out charges if there is no-one at the home when the contractor arrives, 'p';

The limit of cover under the policy is £500

Duration of contract

Your cover is valid for a twelve-month period starting from the date shown on your policy.

Your right to cancel

a. You may cancel this insurance, without giving reason, by sending us written notice and returning the insurance documents within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "withdrawal period". We will return any premium paid less a pro-rata charge (plus IPT) for the number of days for which cover has been given.

b. either party can cancel this insurance by giving 14 day's notice in writing to the other. If we cancel, you may be entitled to a pro-rata refund of the premium as long as you have not made a claim.

If you do not cancel your policy, it will continue in force for its term and you will be required to pay the premium.

To exercise the above cancellation rights please contact the intermediary who sold you this insurance.

We may also cancel this insurance immediately if you do not pay a premium or if you fail to pay a premium under any direct debit instalment scheme.

How to claim

If a claim or possible claim occurs you must report it as soon as possible. Please contact us on 0870 1648 234 quoting reference LEXHH and Master Certificate No. BD.1.48.

Complaints process

If you are not happy with any part of the service you have received, you should contact us at the address below. We will send a full response within five working days or tell you within that time when you can expect a response.

The Customer Service Manager
Capita Commercial Services Limited
c/o EPS
The Matchworks
Speke Road
Liverpool
L19 2PH

Telephone: 0870 9065 619

Fax: 0870 9065 601

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

This procedure does not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

If we are unable to meet our obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk