

The text below is a summary of cover only. Full terms are available on request. Bristol Water Plc acts as an agent of the insurer in respect of this insurance.

Eligibility

This insurance is available for properties located within the Mainland United Kingdom, Isle of Man or Isle of Wight. The property must not be used for commercial purposes of any nature including the letting of the property. You must be the legal owner of the property.

Main Benefits

Plumbing and Drainage Emergency provides 24-hour emergency cover, subject to the payment of the relevant premium, in respect of plumbing and drainage in the event of an emergency. In the event of an emergency we will effect a temporary repair to eliminate that emergency. An emergency is considered a sudden and unforeseen incident which immediately creates a risk to your health, creates an immediate risk of loss or damage to your property or the contents therein, or renders the property immediately uninhabitable.

Limits of CoverUnderground External Drainage:

The amount we will pay shall not exceed: -

Up to £2,000 including VAT per claim for underground external drainage, covering call out, labour and parts and temporary reinstatement.

Underground Water Supply Pipe:

The amount we will pay shall not exceed: -

Up to £2,000 including VAT per claim for underground water supply pipe, covering call out, labour and parts and temporary reinstatement.

Internal Plumbing and Drainage:

The amount we will pay shall not exceed: -Up to £1,000 including VAT per claim for internal plumbing and drainage, covering call out, labour and parts.

The maximum liability shall not exceed:

1. 2 claims for Underground External Drainage during the Policy term.
2. 2 claims for Underground Water Supply Pipe during the Policy term.
3. 2 claims for Internal Plumbing and Drainage during the Policy term.
4. The total liability under 1, 2 and 3 above shall not exceed £10,000 including VAT during the Policy term.

Main Exclusions

1. Regular servicing or maintenance or the cost of replacement parts due to normal wear and tear.
2. Breakdown, loss of or damage to any of the contents of the property including but not limited to domestic appliances like freezers, washing machines, microwaves, dishwashers, and mechanical equipment such as Saniflow toilets.
3. Any consequential loss or costs associated with loss of use of the property.
4. Any cost relating to the attempted repair by you or your own contractor.
5. Call out charges where there is no emergency or where no fault is found.
6. Any emergency in a property that has been unoccupied for more than 30 consecutive days.
7. Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned.
8. Faults occurring outside the boundary of the property unless specifically stated as covered under this Policy.

9. The descaling of pipes or the replacement of consumable items, including but not limited to washers.
10. The cost of repair to swimming pools and any decorative features and all associated plumbing and filtration systems.
11. Blockages caused by foreign objects, including but not limited to toilet fresheners.
12. Incidents relating to septic tanks and outflow pipes, external guttering soakaways, rainwater down pipes and rainwater drains; or to water flowing externally out of the overflowing pipes.
13. The temporary freezing of pipes where such freezing has not resulted in confirmed damage.

A full list of exclusions of this policy can be found in the terms and conditions on this schedule under the heading Exclusions.

General

Law Applicable: Unless agreed to the contrary prior to Policy inception, this Policy shall be subject to English Law.

Compensation: You may be entitled to compensation under the Financial Services Compensation Scheme in the event that we are unable to meet our liabilities in full.

Claims: In order to make a claim, ring the Emergency Helpline on 0870 060 1591.

Complaints: If you have any queries associated with this product you may write to London General Holdings Limited at Combined House, 15 Wheatfield Way, Kingston-Upon-Thames, Surrey, KT1 2PA. Complaints may be referred to the Insurer at their address below. If you are unhappy with the response you may refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. None of the above affects any right of action you may have.

Cancellation: You may cancel this cover within 14 days of receiving your Policy confirmation with a full refund, although if a claim has been made during this period the insurer may recover any costs incurred. If you cancel after such period no refund will be due, and you will remain liable for the balance of the payments due.

Language: This Policy is written in English and all correspondence entered into shall be in English.

Policy term: The start and end date are detailed on your policy schedule. A 14-day deferment period applies, meaning your insurance will not start until 14 days after your application has been received by us.

Insurer: The insurer is London General Insurance Company Limited registered number 1865673, whose head and registered offices are at Combined House, 15 Wheatfield Way, Kingston upon Thames, Surrey KT1 2PQ, authorised and regulated by the Financial Services Authority.

Special needs: For large print, audio and Braille you can call us on 0870 849 9805 or text telephone 020 8869 1796/97.