

Aqua Care, Aqua Care Plus, Aqua Care Gas & Aqua Care Gold Summary of Cover

The text below is a summary of cover only, full terms and conditions are available upon request. Details of the selling agent for this product can be found under the Status Disclosure section below and can be checked at www.fsa.gov.uk/register/.

ELIGIBILITY

This insurance is available for properties located within the mainland United Kingdom, Isle of Man or Isle of Wight. You must be the legal owner of the property.

MAIN BENEFITS

Subject to the payment of the relevant premium the following cover is provided

Aqua Care Gold: Cover in respect of internal plumbing and drainage, underground external drainage, underground supply pipes & the gas central heating system in the event of an emergency, and also maintenance services at your request. An emergency is considered a sudden and unforeseen incident which, if not dealt with quickly would render your property unsafe or insecure or would damage or cause further damage to your property.

Aqua Care Gas: Cover in respect of the gas central heating system in the event of a repair being required.

Aqua Care and Aqua Care Plus: Cover in respect of internal plumbing and drainage, underground external drainage and underground supply pipes in the event of an emergency, and also (where Aqua Care has been purchased) maintenance services at your request. An emergency is considered a sudden and unforeseen incident which, if not dealt with quickly would render your property unsafe or insecure or would damage or cause further damage to your property.

LIMITS OF COVER

a) Emergency Plumbing & Drainage (Aqua Care Gold, Aqua Care Plus and Aqua Care)

- Internal plumbing and drainage to a maximum cost of £2,000 including VAT per emergency for labour charges, parts and materials.
- Underground supply pipes to a maximum cost of £2,000 including VAT per emergency for labour charges, parts and materials.
- Underground external drainage pipes to £2,000 including VAT per emergency for labour charges, parts and materials.

b) Emergency Gas Central Heating System (Aqua Care Gold and Aqua Care Gas only)

We will provide an annual diagnostic inspection and full gas boiler service and we will pay for repairs up to the value of £2000 including VAT, for each emergency.

There is no limit on the number of emergencies that will be covered during the Policy Term.

c) Maintenance (Aqua Care Gold and Aqua Care Plus only)

At your request your property will be visited and if required we will re-washer all leaking standard taps, ball valves & stop taps (not including ceramic disc taps & flushing valves).

MAIN EXCLUSIONS

A (General)

1. Call out charges when there is no emergency or where no fault is found.
2. When your property has been unoccupied for more than 3 months.
- 3.

B (Plumbing system)

4. Damage caused by negligence or misuse of the existing plumbing & drainage. Damage by a 3rd party is not covered.
5. Damage resulting from storm, tempest, flooding originating outside the boundary of your property.
6. Any indirect losses which happen as a side effect of the emergency.
7. Deterioration in water quality resulting from your pipework and system.
8. Damage to the fabric of the building, fixtures, fittings and contents caused either directly or indirectly by the emergency.

1. Pipes/Drains to soakaways, swimming pools, garden ponds, standpipes, fountains and other water features. Pipes to septic tanks will be covered but not the tanks.
2. Replacement of water associated appliances and fittings such as sanitary ware, water softeners, waste disposal units, water tanks, pressure enhancing pumps such as bronze pumps and replacement taps.
3. Appliances such as washing machines, dishwashers, showers and pumps to showers. This includes blockages on dishwashers and washing machines.
4. Central Heating system, immersions heaters and water heaters.
5. Replacement of cylinders.
6. Blockages caused by foreign objects, including but not limited to toilet fresheners

C (Gas Central heating system)

1. Oil fired central heating, warm air heating and energy management systems.

2. Any work associated with adding a corrosion inhibitor or other chemicals to the system. Power flushes are not covered.
3. Repairs to the casing or fixtures associated with the system that does not affect the way the system works.
4. The secondary flue or parts of the primary flue which are buried within the structure of the building.
5. Descaling and any work arising from hard water scale deposits or from damage caused by aggressive water.
6. Replacement of pressure enhancing pumps such as bronze pumps.
7. Gas cookers, stoves, gas fires, water heaters, and immersion heaters.
8. Damage caused by negligence or misuse of the gas central heating system. Damage by a 3rd party is not covered.

A full list of exclusions for all Policies can be found in the terms and conditions 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 call 01202 591100.

Complaints: If you have any enquiries or complaints associated with this product you may write to Aqua Care, Knapp Mill, Mill Road, Christchurch, BH23 2JY. Complaints should be directed to the relevant party as explained in the section headed Enquiries and Complaints in the terms and conditions and independent advice may also be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. 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 terms and conditions 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 Certificate of Insurance. A 10 day deferment period applies, meaning your insurance will not start until 10 days after your application has been accepted by us. The deferment period does not apply to renewals which have been accepted within the specified renewal offer period.

Insurer: The Insurer is London General Insurance Company Limited, registered number 1865673, whose head and registered offices are at Eaton House, 152 -158 Northolt Road, Harrow, Middlesex HA2 0EA, 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.

Demands and Needs

The customer named on the Application Form is the owner of an eligible property and believes according to the type of policy purchased the following would be beneficial to them

Aqua Care and Aqua Care Plus

Protection against an emergency involving their internal plumbing and drainage, underground external drainage and underground supply pipes and maintenance services on request (where Aqua Care Plus has been purchased).

Aqua Care Gas

Protection against breakdown to their gas central heating system in the event that a repair is required.

Aqua Care Gold

Protection against an emergency involving their internal plumbing and drainage, underground external drainage, underground supply pipes and gas central heating system would be beneficial to them. Includes maintenance services on request

They have been advised of the details of cover on the Summary of Cover, including the main benefits, main exclusions and limitations of the cover, and are not aware of any other insurance policy they currently have that would make this cover unsuitable. The customer is aware of their obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the summary of cover, and also has a period of 14 days after the receipt of their Policy terms and conditions to cancel the contract if they wish to reconsider their decision.

Status Disclosure

Aqua Care is a trading name of Bournemouth & West Hampshire Water PLC. Aqua Care can only offer a product from a single provider, London General Insurance Company Limited, for Home Emergency Insurance Products. We act as an agent of the insurers in respect of the sale of this product. Bournemouth & West Hampshire Water is an appointed representative of London General Insurance Company Limited and is authorised and regulated by the Financial Services Authority, with a FSA registered number of FRN 449104, which can be checked by contacting the FSA via the website of www.fsa.gov.uk/register/ or by phoning 0845 606 1234. Our company registered address is Knapp Mill, Mill Road, Christchurch, BH23 2JY. London General Insurance Company Limited, FRN 202689 are authorised and regulated by the Financial Services Authority. If you need to register a complaint please contact Aqua Care in writing at the address above. If you cannot settle your complaint with us you may be entitled to refer it to the insurer or the Financial Ombudsman Service. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations.