

The text below is a summary of cover only. Full terms are available on request.

Details of the selling agent for this product can be found under the Status Disclosure section of your schedule 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. 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. A permanent repair can be made at our discretion if it can be completed within the cost of an emergency repair. 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 Cover

Underground 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 rain water 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 should be directed to the relevant party as explained in the section on Customer Care in the terms and conditions. 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.

Demands and Needs

The customer named on this Schedule is the owner of an eligible property and believes protection against a home emergency involving their plumbing & drainage would be beneficial to them. They have been advised of the details of cover on the summary of cover, including the main benefits and 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 commencement of the policy to cancel the contract if they wish to re-consider their decision.

Terms and Conditions
Plumbing and Drainage Emergency Insurance Policy

Definitions

"Administrator" means London General Holdings Limited, Combined House, 15 Wheatfield Way, Kingston-Upon-Thames, Surrey, KT1 2PA, registered number 1883565. London General Holdings Limited is authorised and regulated by the Financial Services Authority, FRN 312440.

"Authorised Repairer" means a person, company or organisation appointed by Us or Our Administrator to effect repairs under this Policy.

"Emergency" means the result of an Incident which immediately:

1. Exposes You to a risk to Your health or;
2. Creates a risk of loss of or damage to Your Property or the contents contained therein or;
3. Renders the Property uninhabitable.

"Emergency Repairs" means work undertaken by an Authorised Repairer to resolve or eliminate an Emergency by completing a Temporary Repair. The cost of emergency repairs payable by Us shall include the Authorised Repairer's call out charge, labour charges and repair materials up to the Limits of Cover detailed below. A Permanent Repair may be made at Our discretion if it can be completed within the cost of the emergency repair.

"Essential Services" means Internal Plumbing and Drainage, Underground Water Supply Pipe and Underground External Drainage.

"Incident" means sudden and unforeseen damage or breakdown to the Essential Services of the Property, which cannot be contained in any way and which results in an Emergency.

"Internal Plumbing and Drainage" means the domestic sanitary fittings, hot/cold water supply, storage and drainage systems for which You have responsibility within the limits of the buildings contained within Your Property.

"Permanent Repair" means repairs and/or necessary work required to right the damage caused to the Essential Services by the Incident.

"Premium" means the sum payable by You as notified by Us.

"Property" means Your property as detailed on the Schedule used wholly as a private dwelling (including detached garage and outbuildings) for domestic purposes only and situated within the Territorial Limits.

"Schedule" means the schedule issued by Us to You confirming Your cover under this Policy.

"Start Date" means the start date of the Term, which is set out in the Schedule.

"Temporary Reinstatement" means the refilling of any necessary excavation to leave the ground level. We are not liable for the reinstatement of any landscaping including, but not limited to, drives, pathways or lawns.

"Temporary Repair" means a repair which will resolve an Emergency but will need to be replaced by a Permanent Repair.

"Territorial Limits means" Mainland United Kingdom, Isle of Man and Isle of Wight.

"Term" means the period of cover which is set out in the Schedule.

"Underground External Drainage" means the drainage pipes and sewers within the Property boundary but outside the limits of any building, and drainage pipes outside the Property but only as far as the junction with the mains services, where You have responsibility.

"Underground Water Supply Pipe" means the underground water supply pipe within the Property boundary, or for which You have legal responsibility but only as far as the junction with the mains services, or unless covered by the regional water company.

"We/Us/Our" means London General Insurance Company Limited, Registered number 1865673, Registered Address of Combined House, 15 Wheatfield Way, Kingston Upon Thames, Surrey, KT1 2PQ. London General Insurance Company Limited is authorised and regulated by the Financial Services Authority, FRN 202689.

"You/Your" means the insured person, as detailed on the Schedule.

Level of Cover

Plumbing and Drainage Emergency Insurance provides cover, subject to payment of the relevant Premium, in respect of the Essential Services in the event of an Emergency.

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.

Coverage

In consideration of the statements and agreements contained in the application and the payment of the Premium, We will indemnify You in accordance with the terms, provisions and conditions and subject to the exclusions and Limits of Cover stated in this Policy against the cost of Emergency Repairs to the Essential Services of the Property during the Policy Term when an Emergency has occurred in the Property.

Limits of Cover

Underground 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.

Exclusions

1. Loss of Essential Services or damage arising from circumstances known to You prior to the Start Date of this insurance.
2. Regular servicing or maintenance or the cost of replacement parts due to normal wear and tear.
3. 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.
4. Any consequential loss or costs associated with loss of use of the Property.
5. Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned.
6. Any cost relating to the attempted repair by You or Your own contractor.
7. Any loss or damage arising from subsidence caused by bedding down of new structures, demolition or structural repairs or alterations to the Property, faulty workmanship or use of defective materials or river or coastal erosion.
8. Call out charges where there is no Emergency or where no fault is found.
9. Any Emergency in a Property that has been unoccupied for more than 30 consecutive days.
10. Any Emergency which is a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military usurped power.
11. Any Emergency arising from:
 - (i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
12. Any cost or expense (unless caused by Our negligence) caused by gaining necessary access and/or associated with reinstating the fabric of the home and costs associated with the restoration of any fixtures or fittings needing to be removed or replaced during the carrying out of Emergency Repairs.
13. The cost of any work, which is carried out without Our approval, or the cost of repairing any fault caused by someone who is not an Authorised Repairer.
14. Faults occurring outside the boundary of the Property unless specifically stated as covered under this Policy.
15. Essential Services which have not been installed, serviced or maintained in accordance with established good industry practice or manufacturer's instructions.
16. Any defect, damage or breakdown caused by malicious or wilful action, negligence, misuse, theft, attempted theft or third party interference including any attempted repair or modification to the Essential Services which does not comply with recognised industry standards.
17. Any costs incurred where You have been informed of the need to carry out Permanent Repairs to avoid an Emergency.
18. Any defect, loss or damage resulting from fire, lightning, explosion, earthquake, impact, aircraft or other special aerial device or article dropped therefrom.
19. Any defect, loss or damage resulting from storm, tempest or flood.
20. The descaling of pipes or the replacement of consumable items, including but not limited to washers.
21. The cost of repair to swimming pools and any decorative features such as fountains or ponds, and all associated plumbing and filtration systems.
22. Blockages caused by foreign objects, including but not limited to toilet fresheners.
23. The replacement of any fixtures where such replacement is only necessary to comply with legislation, health and safety guidelines or British Standards.
24. Incidents relating to external guttering soakaways, rainwater down pipes and rain water drains; or to water flowing externally out of the overflowing pipes.
25. Septic tanks and outflow pipes.

26. The temporary freezing of pipes where such freezing has not resulted in confirmed damage.
 27. Containable leakage of water or any other substances from the Essential Services.
 28. Any repair or replacement costs incurred due to Your negligence or Your failure to carry out any routine maintenance
 29. The replacement of any fixtures where such replacement is only necessary to comply with legislation, health and safety guidelines or British Standards.
7. In the event of an insurance claim, any information that You provide to Us may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from Us.
 8. If any information provided to Us by You or anyone acting on Your behalf is inaccurate or if You fail to disclose any information which might reasonably affect Our decision to provide insurance to You or Our assessment of Your claim, Your cover under this Policy shall end and no refund of Premium shall be due. In the event of any benefit being made as a result of such actions or Your or You representative's recklessness or negligence, all payments in respect of the Product(s) covered here under shall be forfeit and We reserve the right to demand that any such payments are repaid by You and/or take legal action against You.
 9. If You are covered under another insurance policy or maintenance contract, We will only be liable for Our rateable proportion of the costs.
 10. We shall not be held liable for delay in or inability to effect repairs which is caused by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway network and repairs thereto, and any other circumstances preventing access to the Property or otherwise making the provision of work impossible. The Helpline and the Authorised Repairer will have reasonable discretion as to when and how work is undertaken.
 11. A 14 day deferment period applies meaning Your insurance will not start until 14 days until after Your application has been received by Us. Your Start Date is shown on Your Schedule overleaf. The deferment period does not apply to renewals which have been accepted within the specified renewal offer period.
 12. The companies which provide the products and services related to this policy are regulated by the Financial Services Authority and are a member of the Financial Services Compensation Scheme (FSCS). It is the duty of the FSCS to ensure that a percentage of sums owed to policyholders by an insurance company in liquidation is paid to those policyholders if the company itself is unable to meet its liabilities in full. Under the FSCS General Insurance is covered for 100% of the first £2000 and 90% of the remainder of the claim. This compensation system is subject to restrictions and not all policyholders are eligible. Further details are available on request.

Renewal

Before the end of Your Policy, We may send You a renewal notice detailing the cost of the next policy term. This will include any changes We may have made to the terms and conditions.

If You paid for Your existing Policy by direct debit, We may use these payment details to take payment for the renewal Policy. We will let You know at least 30 days prior to the expiry of Your existing Policy in order that You will have time to provide Us with alternative payment details if necessary, or to decline the renewal.

Selling the Property and Assignment

This Policy may be transferred to a new address upon notification and acceptance by Us. Should You sell the Property, this Policy may be transferred to the new owner of the Property upon notification and acceptance by Us. If You are paying for this Policy by direct debit, You remain liable for the full Premium due if the Policy has not been transferred to a new owner. We may assign any of Our rights and obligations and sub contract any of Our obligations.

Payment Methods

Payment can be made in advance annually by cheque, credit/debit card or by direct debit, or monthly by direct debit. This is an annual Policy and the monthly installment is a part payment only. You remain responsible for ensuring that the full Premium is paid under the Policy. If payment is not made on the required date We can cancel Your Policy or suspend Your benefits under this Policy until Your payment is brought up to date by giving 30 days notice in writing to You at the Property. Any Incidents that occur while Your Policy is suspended will not be covered.

Cancellations

You have a right to cancel this Policy with full refund of any Premiums paid at any time within 14 days from the date You received these Policy terms and conditions although if a claim has been made during this period the insurer may recover any costs incurred. No refund of any payment(s) will be made following this 14 day period. Notice of cancellation must be given in writing to Our Administrator at the address listed above and received no later than two working days after the end of such 14 day period. Should You request to cancel this Policy and/or cancel Your direct debit instruction after such 14 day period before the full Premium has been paid, You will remain liable for the balance of payment(s) due.

How to Arrange Assistance and Make a Claim

1. Before requesting assistance and making a claim check that the circumstances are covered by this insurance.
2. Telephone the Emergency Helpline on 0870 060 1591 quoting the Property address and provide details of the problem. Note: for claims regarding the External Water Supply Pipe, in the first instance you should contact your water supply company as they may be responsible for the repair.
3. We will aim to obtain a suitable Authorised Repairer within two hours to effect an Emergency Repair, who will charge the cost of such repairs directly to Us.
4. MAJOR EMERGENCIES WHICH COULD RESULT IN SERIOUS DAMAGE OR DAMAGE TO LIFE OR LIMB SHOULD BE IMMEDIATELY ADVISED TO THE SUPPLY COMPANY AND/OR THE PUBLIC EMERGENCY SERVICES.

Conditions

1. When inviting renewal of Your cover under the Policy, We may vary the amount of the Premium or any other terms of this Policy by 30 days written notice to You at the Property or the address otherwise notified to Us.
2. All repairs must be undertaken by an Authorised Repairer.
3. We will not be responsible for any costs exceeding Our limit of liability. You are responsible for settling these costs directly with the Authorised Repairer.
4. We may cancel this Policy at any time giving 30 day's notice in writing to You at the address on the Schedule if You fail to pay the Premium when it is due.
5. Both You and We are free to choose the law applicable to this Policy. Unless agreed to the contrary prior to the Start Date this Policy shall be governed by English Law.
6. You must co-operate with Us in obtaining reimbursement of any costs We incur under the terms of this Policy, which may have been caused by the action of a third party, against whom You have a right of action.

Customer Care

Any enquiries or complaints You may have regarding the selling of this insurance should be addressed to the selling agent from which the insurance was purchased and whose details appear on the Status Disclosure section on the front of this Schedule.

Any enquiries or complaints You may have regarding the administration of this insurance should in the first instance be addressed to Correspondence Department, London General Holdings Limited, Combined House, 15 Wheatfield Way, Kingston Upon Thames, Surrey, KT1 2PA. If the matter remains unresolved You may write to the Administration Director at the same address.

Any enquiries or complaints You may have regarding the terms of this insurance should in the first instance be addressed to The Insurer, London General Insurance Company Limited, Combined House, 15 Wheatfield Way, Kingston Upon Thames, Surrey, KT1 2PQ. If the matter remains unresolved You may write to the Managing Director at the same address.

If Your complaint addressed to any of the above parties is not resolved to Your satisfaction You may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Telephone 0845 080 1800) clearly stating the nature of the complaint and the party to which that complaint was originally addressed.

None of the above affects any right of action You may have.

Customers with special needs:

If You have hearing or speech difficulties You may text telephone Us on 020 8869 1796/97. This document and all Our literature is available in large print, audio and Braille - We will be happy to supply You with a copy or You can call Us on 0870 849 9805.

Declaration

Failure to disclose all material information of any change in the information (i.e. information likely to influence the assessment of the risk) could invalidate this Policy. If You are in doubt whether information is material, it should be disclosed. Your Schedule has been issued on the information disclosed by You and set out in the Schedule. If any of the information is incorrect, You have a duty to inform Us immediately. Failure to do so could invalidate this Policy. You must take all reasonable action to avoid or minimise the cost of an Incident.