

# Home Emergency Cover

## Insurance Product Information Document

**Company:**  
**Aviva Insurance Limited**

**Product:**  
**Home Accident Cover**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This document does not contain the full terms of your cover; please see your schedule and Terms & Conditions for a full description.

### What is this type of insurance?

This product provides assistance to householders in the event of an accident resulting in injury, leading to hospitalisation or death. Cover is arranged and administered by HomeServe on your behalf. You should review the cover each year to ensure it meets your needs.



#### What is insured?

##### Home Accident Cover

- ✓ Cover for you, your family or guests in the event of accidental bodily injury sustained within your property boundary resulting in a hospital stay of more than 24 hours within 13 weeks of the date of the accident.
- ✓ Up to £800 per week in the event of hospitalisation, up to a maximum of £10,000 as a result of the accident

##### Table of Benefits

Age at the date of bodily injury	Accidental Death Benefit	Hospital Cash
Under 18	£10,000	£800 per week
18 - 69	£80,000	£800 per week
70 - 79	£40,000	£400 per week
80 - 89	£20,000	£200 per week
90+	£5,000	£100 per week



#### What is not insured?

- ✗ Any injury not caused by an accident
- ✗ Injuries sustained outside of the insured property boundary
- ✗ Any injury resulting from being under the influence of alcohol or unprescribed drugs



#### Are there any restrictions on cover?

##### When can I claim?

- ! There is an initial 14 day period after the policy is started when you will not be covered

##### Claims Limit

- ! The amounts specified in the "Table of Benefits"
- ! For hospitalisation claims, the benefit is limited to £10,000 per insured person per policy year, unless age 90 years or over, where the limit is £5,200
- ! The maximum benefit for any accident involving more than one person is £500,000

##### Eligibility

- ! This policy is for householders. The benefit of this policy extends to the policyholder, family and guests



## Where am I covered?

- ✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).



## What are my obligations?

- You are responsible for providing HomeServe with complete and accurate information when taking out, renewing or amending a policy.
- You should ensure your contact details are kept up to date and inform HomeServe of any changes in your circumstances e.g. change of address, change to payment details, cover no longer being needed, etc.
- You must pay your premiums on time.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.

### How do I make a claim?

Call Arc Legal on 0344 770 9000. Lines are open Monday-Friday, 9am-5.30pm or visit [claims.arclegal.co.uk](https://claims.arclegal.co.uk)

Claims must be reported by you or a person calling on your behalf. Please call us as soon as you need to make a claim.



## When and how do I pay?

You can pay monthly or quarterly over a 12 month period by Direct Debit unless a separate method has been agreed with you.



## When does the cover start and end?

This cover will start from the date your application is processed and run for 12 months. Your cover dates are shown on your Policy Schedule.



## How do I cancel the contract?

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0330 0247 999.

There is a cancellation period which begins from the start of your policy and is shown on your Policy Schedule ("the Cancellation Period") If you cancel in the Cancellation Period and have not made a claim you will receive a full refund. If you have made a claim, you will receive a refund less an amount for the number of days which you have been on cover.

If you cancel after the Cancellation Period and have not made a claim you will receive a refund less an amount for the number of days you have been on cover. If you have made a claim you will be required to pay any remaining payments due for the term of the policy.