

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: Home and Lifestyle Insurance

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Home Emergency insurance for people who own a property and have buildings and/or contents insured with us. An emergency is a sudden, unexpected incident in your home that requires immediate action to prevent damage, make your home safe or secure and/or restore the main services. This service is administered by ARAG plc.



What is insured?

- ✓ Contractors call out and repair costs relating to a home emergency, including labour costs, parts and materials, up to £1,000 each claim with no excess to pay
- ✓ Total failure or breakdown of the main heating system including no hot water
- ✓ Alternative accommodation costs where your home is unsafe or insecure to stay in overnight up to £250 per night for up to seven consecutive nights
- ✓ Damage to drains, plumbing systems, water storage and septic tanks
- ✓ Failure of your home's external doors, windows or locks
- ✓ Failure, breakdown or blockage of any toilet, its bowl or cistern in your home
- ✓ Failure of, or accidental damage to the domestic electric or gas supply to your home
- ✓ Vermin infestation to your home due to rats, mice, bees, cockroaches and wasps' or hornets' nests
- ✓ Damage to your roof where there has been or is likely to be internal damage to your home
- ✓ Access to a 24-hour emergency helpline.



What is not insured?

- ✗ Emergency costs incurred before a claim is accepted
- ✗ Any further permanent repairs and/or redecoration once the emergency has been resolved
- ✗ Outbuildings not used as a residential dwelling or for your profession or trade
- ✗ Damage caused by any gradual process such as dripping taps
- ✗ Damage caused to warm air (including air or ground source heating), and solar heating systems or boilers with an output over 60Kw/hr
- ✗ The interruption, failure or disconnection of the mains services supplied to your home.



Are there any restrictions?

- ! There is no cover if your home is left unoccupied for more than 60 consecutive days
- ! Vermin infestation by any other vermin e.g. squirrels and moths
- ! Contractors appointed by ARAG must be used unless otherwise agreed.



Where am I covered?

- ✓ Home emergencies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- Maintain the property in good condition, and take care to prevent any accidents, injury or damage
- Pay the premium and tell us about any claims or incidents as soon as possible and within 48 hours of you first becoming aware of a home emergency
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim
- Where you appoint your own contractor, seek approval for any costs before you make a payment.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. This insurance cover will run from the start or renewal of your home insurance, as stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.