

maras



Policy summary

Home emergency

www.maras.co.uk



MARAS HOME EMERGENCY POLICY SUMMARY

Some important facts about your let emergency policy are summarised below. **This summary does not describe all of the terms and conditions of the policy**, so you will need to take time to read the full policy wording (available upon request) to make sure that you understand the cover that it provides.

NAME OF INSURER

This insurance is arranged by Maras. Maras is a trading name of Direct Group Limited which is authorised and regulated by the Financial Conduct Authority. Firm reference number 307332.

This insurance is administered by Legal Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority. Firm reference number 552983.

This insurance is underwritten by UK General Limited on behalf of Great Lakes Insurance SE. UK General Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

TYPE OF INSURANCE

The policy is designed to provide cover up to £500 per individual claim for the cost of the contractor's emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded .

DUE CARE

You must take due care and maintain the property and its equipment in good order and take all necessary precautions to prevent loss or damage. Where a temporary resolution or repair has been carried out, the onus will be upon you to carry out repairs or work to permanently resolve the reason for the emergency occurring. Should you fail to carry out the permanent repair a contractor will not be appointed to undertake any further emergency work.

SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording.

CLAIM LIMITS

The claim limits for the policy shall be limited (inclusive of VAT) to:

- i) The contractor's call-out charge, the contractor's labour and parts and materials up to £500 per individual claim;
- ii) Boiler replacement contribution;
Boilers aged 0-5 years up to £500
6-10 years up to £250
11-15 years up to £150
- iii) Alternative heating allowance up to £50

Subject to a maximum claim limit per period of insurance of £1,500.

SECTIONS COVERED

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Section 1 Primary Heating System	Where the primary heating system has broken down completely. A contribution towards the purchase or hire of alternative heating sources in the event that the primary heating system has failed completely.	Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt). The replacement of water tanks, cylinders, and central heating radiators.
Section 2 Boiler Replacement Contribution	Subject to acceptance of a claim under the Primary Heating section of this policy, where your boiler has failed and is deemed by the Contractor and us to be uneconomical to repair. We shall contribute (upon the production of an official receipt for payment) the lower of 50% of the market of a replacement, or the amount paid, whichever is the lower, up to the amount shown within the claim limits.	
Section 3 Plumbing and Drainage	Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence. In addition, we cover emergency work where there is a blocked toilet or blocked external drains.	Any replacement of water tanks, cylinders and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.

Section 4 Internal Electricity	Electricity failure of at least one complete circuit in the property. gas leak and water supply system failure.	All external lighting.
Section 5 Gas Supply	Emergency work as a result of a gas leak in the property.	Any repair work to or the cost of replacing lead pipework.
Section 6 Water Supply	Emergency work following a failure of the water supply to the property's kitchen or bathroom.	Where there is access to another water supply.
Section 7 Security	Damage or failure of an external lock, door or window.	Any claim for failure or damage to internal locks, doors, glass, external garages or outbuildings.
Section 8 Pest Infestation	An infestation as a result of a wasp nest, hornet nest, house mice, field mice, rats or cockroaches.	
Section 9 Roofing	Sudden and unforeseen damage to the roof of the property which is causing internal damage.	Damage to flat roofs over 10 years of age.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

- The policy covers emergency situations only. It does not cover circumstances more properly handled by your household insurer.
- Please note if you engage the services of a contractor direct, cover will not apply. All claims must be reported to the claims notification helpline service who will arrange to send a contractor.
- Where it is not possible to validate your claim at the time of initial notification, you will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

CANCELLATION

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

CLAIMS ADDRESS

The person insured by the policy should report immediately any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy wording.

Please note that we will not enter into dialogue or correspond with anyone other than the insured person or the insured person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

LIMemergency Claims Department
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

COMPLAINTS PROCEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at the above address.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

We are also required to inform you that You can use the online European Online Dispute Resolution (from European to here needs to be in blue type) platform to provide details of Your complaint which We understand will then be forwarded to the Financial Ombudsman Service. Please be aware that this may be a slower route for handling your complaint than if You contact the Financial Ombudsman Services directly in the first instance.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.