

# AA Home Membership

## Insurance Product Information Document

Home Membership cover is underwritten by Inter Partner Assistance SA. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.

**Company:** Inter Partner Assistance SA

**Product:** Home Emergency

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Home Emergency is insurance that provides assistance in the event of certain home emergencies, which impact the safety and security of your home, potentially rendering it uninhabitable.



#### What is Insured?

- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators
- ✓ Blockages in toilet waste pipes & blocked drains
- ✓ Heating and hot water failure
- ✓ Loss of keys to your house or broken locks, preventing access
- ✓ Total or partial electricity failure in your property
- ✓ Pests inside your home
- ✓ External water supply pipe within your property
- ✓ Broken windows
- ✓ Internal gas pipe leak
- ✓ Temporary repair of roof – if included within the policy
- ✓ Sudden and unforeseen roofing issues
- ✓ Boiler Repair



#### What is not Insured?

- ✗ Shared water/drainage facilities
- ✗ Boilers over 15 years of age and/or with an output over 60 Kw/hr
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Detached outbuildings and garages
- ✗ Poor maintenance and wear and tear
- ✗ Reinstatement following repair
- ✗ Issues existing before purchasing the policy



#### Are there any restrictions on cover?

- ! You may not claim under a new policy for the first 14 days unless renewing an existing policy
- ! We will not pay more than €2000 per claim
- ! You can only claim up to 4 times in any 12-month period
- ! Replacement of parts on a like for like basis is not guaranteed
- ! You may not claim if your property has been unoccupied for more than 30 days



#### Where am I covered?

- ✓ The cover provided is for private residences in the Republic of Ireland only



## What are my obligations?

- You must pay the premium for cover to commence
- Your home should be properly maintained
- Your heating system should be maintained/serviced in accordance with manufacturers' instructions
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims



## When and how do I pay?

You can pay your premium annually by credit card or direct debit



## When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



## How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

Otherwise a proportion of your premium will be returned in line with the amount of time cover was in place, as long as no claims have been made.