# Windows, Locks, Roof & Pest Insurance
## Insurance Product Information Document

British Gas

Company: British Gas is a trading name of British Gas Services Limited which is authorised and regulated by the Finance Conduct Authority. Registered in England and Wales (No. 03141234. Registered office: Millstream, Maidenhead Road, Windsor, Berkshire, SL4 5GD.

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**Company:** British Gas Services Ltd **Product:** Windows, Locks, Roof & Pest

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?
Windows, Locks, Roof and Pest insurance provides cover for repairs in the event of damage to your external windows, locks and roof. Also included is the removal or treatment of pest infestations in your home.

### What is Insured?

- ✓ Cover up to £500 per claim, up to a total of £2,000 in the period of insurance (including VAT)
- ✓ All parts and labour
- ✓ Non-emergencies and emergencies
- ✓ Accidental damage
- ✓ Replacement of broken or cracked external glazing
- ✓ Repair or replacement of damaged external window locks or door locks
- ✓ Accidental loss, or theft of keys, or keys locked within your home and you have no means of access
- ✓ Repairs to your home's roof following loss or damage to tiles / ridge tiles and conservatory glass roofs
- ✓ Treatment or removal of a pest infestation within your home involving wasps, bees, hornets nests or cockroaches plus treatment of mice, rats and squirrels within your home
- ✓ Overnight accommodation up to £250 (including VAT) per night for a maximum of three nights when your home is made uninhabitable as a result of an insured event under this policy. Only valid where a repairer has attended the home and been unable to complete a temporary repair
- ✓ You are covered only for issues inside your home and any integral garage or conservatory attached to the main building and with a door directly accessing your home.

### What is not Insured?

- ✗ Normal day-to-day maintenance
- ✗ Damage to home contents or costs of redecoration
- ✗ Pre-existing faults
- ✗ Risks normally insured under household contents or other insurance
- ✗ Deliberate damage or faults caused by someone else you used for repairs
- ✗ Home improvements
- ✗ Cosmetic damage
- ✗ Replacement of doors or window frames
- ✗ Internal glazing
- ✗ Locks / keys – Repairs or replacing door entry fobs
- ✗ Roofs – flat, tarpaulin, plastic, thatched, felt or glass roofs (other than conservatory)
- ✗ Roofs – guttering or downpipes, chimney stacks or pots
- ✗ Roofs – multi-occupancy or multi-usage block or building
- ✗ Any issues or pest infestations in outbuildings, sheds, greenhouses or garages that are not attached to your home building, or in any land belonging to the home.

### Are there any restrictions on cover?

- ! Cover is for domestic use only, and you must own the home you wish to be covered on
- ! Pre-existing problems or circumstances known to you at the time you purchased the policy
- ! Conservatory glazing where it is not a permanent structure attached to your home
- ! Where damage is the result of criminal activity, you will be required to report the incident to the police and obtain a crime reference number before notifying us

## Where am I covered?

- Cover is available for homes in England, Scotland and Wales only

## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on and renew this policy
- It's your responsibility to keep us informed of any changes to your contact details or change of address
- You must help us to get into a building that has been damaged, but must not abandon your property to us

## When and how do I pay?

- You can pay for your policy yearly or monthly by debit or credit card

## When does the cover start and end?

- The contract is for a duration of one year and will start on the policy commencement date and will end one year later, as stated in your welcome letter
- A cooling off period of 14 days applies, during which you have the right to cancel your policy for any reason and receive a full refund of any premium you may have already paid
- You cannot make a claim in the first 14 days of the policy
- This policy will automatically renew unless you inform us you wish to opt out of this arrangement. We will send you a renewal reminder one month prior to the policy renewal date, confirming your renewal price for the following period. We will collect payment from the same payment method you chose when first purchasing the policy.
- You have the right to opt out of automatic renewal at any time, by contacting us to let us know. If you choose to do this, once we send the renewal reminder, you will be required to contact us to confirm if you wish to renew the policy, and make payment. If you do choose to opt out, this means you will not be covered for any claims you may need to make after the current cover period has ended unless you have paid to renew for another year.
- If you opt out of automatic renewal, you may opt back in at any time, by contacting us via any method available.

## How do I cancel the contract?

- You may cancel the policy you have with us at any time as long as you let us know by emailing home.admin@axa-assistance.co.uk or calling 0800 077 8367 (Mon-Fri, 9am-5pm excluding bank and public holidays)
- We will give you a full refund if you cancel within 14 days. If you cancel after 14 days a partial refund will be provided based on the number of full months remaining on the policy. If we have carried out any work for you, you may have to pay cancellation charges.