

Insurance Choice

HOME EMERGENCY TERMS AND CONDITIONS



PLEASE NOTE THAT ONLY THE SERVICES SHOWN IN YOUR SCHEDULE ARE COVERED IN YOUR POLICY

INTRODUCTION

Your Policy has been arranged by Corporate Support Solutions Ltd with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA,

Corporate Support Solutions Ltd, UK General Insurance Ltd, and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

WHAT IS COVERED

In the event of an **emergency** occurring in **your home**, we will:

- a) Advise **you** on what action to take to protect **yourself** and **your home**;
- b) Send one of **our approved engineers** or arrange an appointment for an **approved engineer** to visit **your home**; and
- c) Organise and pay the cost of providing **emergency assistance** excluding any **excess** up to the **claim limit** per **call out** including VAT subject to the terms and conditions of **your** policy.

WHAT IS NOT COVERED

There are certain Conditions and Exclusions, which limit **your** cover, please read them carefully to ensure this policy meets **your** requirements. **We** do not wish **you** to discover after an incident has occurred that it is not insured. To assist **you** in understanding the main limitations of the cover provided **we** have detailed these under the "**Cover Provided**" section of **your** policy.

The following words shall have the meanings given below wherever they appear in bold.

Approved engineer / engineer

means a qualified person approved and instructed by the **helpline** to undertake **emergency** work.

Assistance

means the reasonable efforts made by the **engineer** during a visit to the **home** to complete a temporary repair to limit or prevent damage or if at similar expense the cost of completing a permanent repair in respect of the cover provided.

Beyond Economic Repair

Means in the opinion of **our approved engineer** the cost of repair is more than the cost of replacing it.

Call Out

Means a request for **emergency assistance** from **you**, even if the request is then cancelled by **you**.

Claim Limit

£1,000 including **call out** charges, labour, parts, materials and where applicable the cost of alternative accommodation, the number of **call outs** provided under **your** policy during the **period of cover** shall not exceed three (3).

Commencement Date

means the start of the **period of cover** as shown in the **schedule**;

Emergency

means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the **helpline**:

- (i) render the **home** unsafe or insecure; or
- (ii) damage or cause further damage to the **home**; or
- (iii) cause personal risk to **you**;

Excess

The first amount of each claim payable by **you** to the **helpline** before the **approved engineer** will attend.

Helpline

means the claims number specified on **your** policy **schedule**.

[Helpline 0845 099 0094](tel:08450990094)

Home

A single occupancy domestic dwelling at the address shown in the **schedule**, together with integral or attached garages used for domestic purposes;

Period of Cover

means the period shown in the **schedule** between the start date and end date;

Primary Heating System

means the principal domestic central heating and hot water systems including but not limited to boiler or warm air unit, programmer, room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar heating system and non-domestic central boiler or source;

Schedule

means the document sent to **you** confirming the **commencement date**, details of the **Insured** and the **home** the subject of cover.;

Unoccupied

means where no one has resided in the **home** for a period exceeding 30 consecutive days;

We, Us, Our, Insurer

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your, Insured

means the person(s) residing in the **home**,

This policy provides cover under the following headings as a result of an **emergency** occurring at the **home**, **your** cover is limited to the **claim limit**.

The amount **we** will pay in respect of any one claim shall not exceed the **claim limit** including **call out** charges, labour and materials. **You** are responsible for paying the **excess** under the policy.

1. Plumbing and Drainage

We will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of or damage to the plumbing or drainage system within the **home** which has or may result in internal water leakage, flooding or water damage to the **home**.

We do not cover

- a) Costs which exceed the **claim limit**
- b) General maintenance including but not limited to dripping taps
- c) The costs of repairs to the underground water supply or drainage facilities except where within **your home**;
- d) Where **your home** has been left **unoccupied**;
- e) Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliances is in use
- f) Cracked or broken toilets or cistern
- g) Cesspits, septic tanks
- h) Plumbing and filtration system for swimming pools or spa baths;

2. Electricity Supply

We will assist **you** to restore the electricity system to the **home** following an **emergency** arising from the sudden, unexpected and complete failure of the electricity system in the **home**.

We do not cover

- a) The failure of any electrical wiring that is not permanent (e.g. fairy lights) or
- b) Any fault in supply prior to the consumer box
- c) Wire / cabling situated outside of the **home** (e.g. wiring to satellite dishes, aerials etc).
- d) Where in the opinion of **our approved engineer** the electrical system would fail to meet minimum electrical safety standards.

3. Security

We will assist **you** to make the **home** secure following an **emergency** arising from the sudden and unexpected failure of or damage to external locks, fitted to doors and windows where the failure or damage is such so as to render the **home** unsafe or insecure.

We do not cover

- a) Where **your home** is **unoccupied**
- b) Damage as a result of theft or attempted theft
- c) Failure of the **home** security system
- d) Loss or damage to the keys to the **home**

4. Primary Heating System

We will assist **you** to restore heating and/ or hot water to **your home** following an **emergency** arising from the sudden and unexpected complete failure of the **primary heating system**.

Where a boiler is deemed **beyond economical repair our** liability will not exceed

£500 where the boiler / appliance is up to 5 years old or

£250 where the appliance is greater than 5 years but less than 10 years

We will not re attend to the boiler until **you** have confirmed it has been replaced,

We do not cover

- a) Gas leaks;
- b) Oil contamination resulting from a leak from a oil powered boiler
- c) A boiler which is more than 10 years old;
- d) A boiler fitted within a **home** with more than 10 rooms serviced by the boiler;
- e) Faults which in the opinion of an **approved engineer** are as a result of the boiler not being serviced within the last 12 months.
- f) Lighting of boilers or the correct operation or routine adjustment of time or temperature controls;
- g) Clearing airlocks or bleeding radiators;
- h) Any repair or replacement which requires the removal of asbestos in order to complete the repair
- i) Where **your home** has been left **unoccupied**
- j) Fuel tanks and associated pipe work

5. Roofing

Damage to the roof of **your home** due to bad weather conditions or falling trees or branches.

We do not cover

- a) Flat roofs and gutters
- b) A **home** covered under a management agreement
- c) A **home** above across greater than three stories

6. Cooker / Oven

We will assist **you** to restore a means of heating and preparing food within the **home** following an **emergency** arising from the sudden, unexpected and complete failure of the permanently-installed cooking system,

We do not cover

- a) Claim costs in excess of £250.
- b) **Emergencies** where an alternative means of heating / preparing food is available;

7. Water Supply

We will assist **you** to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in **your home** to the point where it is connected to the public or shared water supply pipe within the boundary of **your home** provided **you** have sole responsibility for this.

We do not cover

- a) Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
- b) Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect.
- c) Damage caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc.
- d) Repairing or replacing soakaways, cesspits, treatment plants and their overflow pipes.
- e) If the **approved engineer** has to dig within the boundary of **your home**, they will fill in and leave ground level but will not replace the original surface, fittings or construction.
- f) Any fixtures where its replacement is solely necessary as a result of changes in

legislation or health and safety guidelines.

- g) The fabric of **your home** and any fixtures, fitting or other item of equipment, not directly causing or damaged by the **emergency**.
- h) Shared pipe work or any frozen pipes that have not resulted in confirmed damage.

8. Gas Supply

We will assist **you** to restore the gas supply following a sudden and unexpected failure of the internal gas supply from the meter to the gas appliance.

We do not cover

- a) Any claim relating to the interruption, failure or disconnection of the mains gas supply.
- b) Any claims relating to **your** failure to purchase or provide sufficient gas or the non-payment of **your** energy account.
- c) Any claim relating to partial failure of the internal domestic gas supply.
- d) Any claim relating to the failure of the mains supply.

9. Pest Control

Removal of or extermination of wasps, hornets, rats and mice infestation in the **home**,

We do not cover

- a) Where **your home** has been left **unoccupied**;
- b) Outbuildings
- c) **You** fail to follow previous guidance given by an **approved engineer** or the **helpline**.
- d) Damage to the structure, masonry, fixtures and fittings or any cleaning caused by pests directly or indirectly.

1. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public **emergency** services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.
2. Before requesting **emergency assistance**, check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **your home**.
3. If **your emergency** is boiler related **you** should have **your** boiler make and model and service details ready when **you** contact the **helpline**. Remember **you** must produce evidence to **our approved engineer**, that the boiler has been serviced to the manufacturers specifications within the last twelve months for **primary heating system** cover to apply.
4. Telephone the **helpline** within 12 hours of the **emergency** occurring and provide details of the **assistance** required. All requests for **emergency assistance** must be made through the **helpline**. Do not make any arrangements yourself without prior authorisation from the **helpline**, if **you do we** will not reimburse any costs **you** may incur. All calls are recorded.
5. The **helpline** will appoint an **approved engineer** to attend **your home**, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the **home** or otherwise making the provision of **emergency assistance** impossible.

The **helpline** and the **approved engineer** will have reasonable discretion as to when and how work is undertaken this will be based on the details provided by **you**.

6. The **approved engineer** will charge all costs covered by the insurance directly to **us**. **You** will be asked to pay the cost of:

- (a) The **excess**
- (b) **Call out** charges if there is no-one at the **home** when the **engineer** arrives;
- (c) work in excess of the **claim limit**;
- (d) fitting replacement parts or components of a superior specification to the original at **your** request.

Pay on use

Should an **emergency** arise that is not included under Home Emergency cover, where possible, **we** can arrange for an **approved engineer** to attend **your home** but **you** will be responsible for all costs involved. The use of this service does not constitute a claim under **your** policy.

ANNUAL GAS BOILER SERVICE SUMMARY

Please note that the following service summary does not contain the full terms and conditions; please take time to read the full document attached to make sure **you** understand the service provided.

The service provided is NOT an insurance contract or maintenance contract but an agreement between **you** and Corporate Support Solutions Ltd for the provision of a service contract. This is a service for an annual gas boiler service and operational safety inspection.

We will arrange for a boiler **engineer** to complete a service and operational safety inspection on a date agreed by **you**. The service and operational safety check will include a full strip down service of **your** gas boiler and flue gas analysis. The boiler service provider will contact **you** at **your home** address within 2 weeks of taking out this service.

You will be provided with confirmation of the first date **you** can request the service and contact information. **You** may book an appointment up to three months in advance. Appointment time slots are between 8am and 1pm or 1pm and 6pm and are subject to workforce availability and circumstances preventing access to the **home** such as adverse weather or failure of the public transport system.

You must provide **us** with reasonable access to **your** central heating system (including the removal of furniture if deemed necessary) to allow **us** to carry out these checks.

REPLACEMENT OF PARTS OR COMPONENTS

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. **We** are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, **we** will contact **you** to arrange a suitable time slot for the **engineer** to attend, **you** should make sure that the **engineer** can get reasonable access to carry out the repair. If **we** cannot get a replacement part needed to carry out a repair **our** liability will be limited to a temporary repair to make the **emergency** safe.

EXCLUSIONS

We shall not be liable for:

1. The **excess** amount under the policy
2. Any claim arising within 30 days of inception of the policy
3. More than three (3) **call outs** in any twelve (12) month period
4. Events where there is an inherent defect in the plumbing, drainage or electrical supply causing the incident.
5. Failure to one toilet where there is another working toilet within the **home**.
6. Claims involving the restoration of electricity where the fault occurs prior to the consumer unit of the **home** ;
7. Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit;
8. Replacement of defective locks unless there is no way of making the **home** secure overnight.
9. Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks; and replacement of water tanks or hot water cylinders
10. Replacement of radiators
11. Replacement or repairing any loss or damage if the boiler, in opinion of the **engineer** is **beyond economical repair**.
12. Loss of hot water where there is an alternative means of heating water i.e. Immersion heater.
13. Repairs and servicing (where applicable) on systems where spare parts are no longer available.
14. Failure by **you** to carry out any recommendations made by the pest contractor on pest prevention and hygiene measures will invalidate this policy.
15. Any system, equipment or facility which has not been properly installed,
16. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
17. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
18. The interruption or disconnection of utility services to the **home** however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;
19. Any repair to domestic appliances that are leaking water, other than from external fixed pipe work;

GENERAL EXCLUSIONS

We shall not be liable for costs arising from or in connection with:

1. Circumstances known to **you** prior to the **commencement date** of **your** policy;
2. Claims arising after the **home** has been left **unoccupied**;
3. Consequential loss of any kind and any wilful or negligent act or omission by **you** or any third party;
4. Events where on attendance it becomes clear that the **call out** is not an **emergency**;
5. More than one claim arising from the same cause;
6. **Homes** with more than 10 rooms;
7. **Homes** situated outside the United Kingdom and the Isle of Man;
8. Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
9. Any damage caused by the **approved engineer** in gaining access to the **home** due to the failure of the locks or removing an appliance or any equipment from its operation position in order to affect an **emergency** repair;
10. Any damage caused by the **approved engineer** gaining access to the **home**, or replacement of locks and or keys following a lock out or lost keys.
11. Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
12. Loss or damage to any **home**, or any resulting loss or expense or any consequential loss or any legal liability directly or indirectly caused by, contribution to, by, or arising from:
 - a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
13. Electricity supply to security systems, CCTV surveillance,
14. Pests kept as domestic pets or for commercial purposes.
15. Boring insects and woodworm.

CONDITIONS

1. The rights given under this policy cannot be transferred to anyone else.
2. **You** must give reasonable access to enable appropriate treatments to be carried out and follow advice from the **engineer** and or **helpline** in removing furniture if this is deemed necessary.
3. **We** may cancel this insurance cover immediately if **you** have acted in a false or fraudulent manner in order to gain cover under this policy.
4. To improve the quality of **our** service, all calls are recorded.
5. **You** must take reasonable care and maintain the **home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
6. **You** must produce evidence to the attending **engineer** that the boiler has been serviced in-line with the manufacturer's instructions within the last twelve months for primary heating cover to apply.
7. **We** may take proceedings in **your** name at **our** expense to recover any sums paid under this insurance from a third party should the **emergency** be as a result of an incorrect or failed previous repair.
8. **You** must maintain a buildings and content cover in force during the **period of cover**

APPLICABLE LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

HOW TO CANCEL YOUR POLICY

We hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **your** requirements, please return it to Corporate Support Solutions Ltd, within 14 days of issue and **we** will refund **your** premium. Thereafter **you** may cancel the insurance cover at any time by writing to the administrator however no refund of premium will be payable.

The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to **you** at **your** last known address. Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period.

The period of cover provided by your policy is for 12 months, where you have been offered and accepted the facility to pay your premium by instalments you are agreeing to pay the premium in full over the period of the cover provided. Should you fail to make all payments under the policy the administrator will contact you and provide you with the opportunity to reinstate the cover under your policy by requesting as a single payment the monies outstanding calculated as the difference between the agreed premium at the commencement of the cover provided under sections one and two and the total amount received by the administrator in connection to the cover provided.

Should payment not be received by the administrator within 14 days of their request we will write to you at your last known address giving 14 days notice of cancellation of your policy in-line with cancellation section on page 7.

Should a claim have been made under section one or section two of your policy you will remain liable for:

The outstanding premium under **Section One** plus the cost of the annual service cost where you have received the benefit provided under **Section Two**. The amount payable will be calculated as the difference between the agreed premium at the commencement of the cover provided under section one and two and the total amount received by the administrator in connection to the cover provided.

An addition fee of £20 will be charged by the administrator to cover the cost of the collection of the outstanding premium, the administrator reserves the right to use a third party company in the recovery of any outstanding premium.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we** want to hear about it so **we** can try to put things right.

If **you** have cause for complaint it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care

Step One – initiating your complaint:

Please contact:

Managing Director
Corporate Support Solutions Ltd
Picktree Court
Picktree Lane
Chester-le-Street
Co Durham
DH3 3SY

Tel 0845 099 0094

Email

Home.Emergency@cssolutionslimited.com

- **We** expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if **you** are not satisfied **you** can take the issue further:

Step Two – if you are still unhappy:

The Customer Relations Manager,
UK General Insurance Ltd
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ.

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

- 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 £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.

Tel: 0845 080 1800

- 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.

COMPENSATION SCHEME

Ageas Insurance Limited 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 <http://www.fscs.org.uk>

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.