

## Home Emergency

The following only applies if your Home Insurance schedule shows that Home Emergency is included and the appropriate premium has been paid.

### The aims of this insurance

This policy provides assistance in the event of certain **home emergencies**, which impact the safety and security of **your home**, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an **emergency** caused by specified events when they do not already have relevant insurance cover.

It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

This policy provides assistance in the event of the **emergencies** outlined in the table below.

Please call us as soon as **you** are aware of the **emergency**.

### Status disclosure

This policy is administered by Gallagher

This policy is provided on behalf of Gallagher which is authorised and regulated by the Financial Conduct Authority. Its registered office is at The Walbrook Building, 25 Walbrook, London, EC4 8AW  
It is registered in England no: 01193013

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664.

**You** can check this on the Financial Conduct Authority's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

AXA Assistance (UK) Limited provides the services described in this policy.

**Your** policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between us.

### Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The amount of **you** hold is shown in your Home Insurance schedule.

If **we** make any changes to **your** policy cover limit, these will be confirmed to **you** separately in writing.

Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

### How to make a claim.

Please call us as soon as **you** are aware of the **emergency**.



**ASSISTANCE**

redefining / service

You may not claim under a new policy for the first 14 days unless you are renewing your existing policy.

Are you having one of the following emergencies?

Plumbing and Drainage.  
Failure of internal electrics.  
Security (i.e. glazing & locks).  
Pests.  
Gas supply pipe.  
Boiler & heating system  
Roofing

If so, to obtain assistance, contact the 24 hour **Emergency** Helpline on: 01737 334491

Please have as much information as possible to hand including your policy number, to enable us to assist you as quickly as possible.

**What will happen next:**

- If you suffer an **emergency** at your home, you should tell us on the **emergency** telephone number. **We** will then:
- Advise you how to protect yourself and your home immediately;
- Validate your policy and arrange for one of our authorised contractors to get in touch with you to make an appointment or we may in some circumstances agree to settle your claim on a **reimbursement basis**;
- **We**, along with our authorised contractors under our delegated authority, will then manage your claim from that point onwards and keep you updated throughout your claim journey;
- **We** will organise and pay up to £1000 per claim including VAT, for call out, labour, parts and materials to carry out an **emergency** repair;
- In the event of your home becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £200 inc VAT towards the cost of your (including your pets) accommodation, including transport to the accommodation, on a **reimbursement basis**, to be arranged in your local area;
- **We** would always recommend that you arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **emergency** repair and contained the **emergency** for you, as this may only provide a temporary solution to the problem. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.

**Claims under this policy can only be made by**

**You, your** immediate family, lodger or anyone calling on your behalf

If the **emergency** repair costs more than £1000,

**We** will: require you to contribute the difference or subject to our prior agreement and on receipt of your engineer's fully itemised and paid invoice, **we** would pay you up to £1000 inc. VAT as a contribution to a repair which you will arrange yourself, taking account of costs already reasonably incurred by our authorised contractor, for the initial visit.

This will be in full and final settlement of your claim.

When **we** make a repair **we** will leave your home safe and habitable but **we** will not be responsible for reinstating it to its original condition, although you may find that this is covered under your buildings insurance.

In some circumstances **we** may find it difficult to deploy an authorised contractor to attend your home or deal with your **emergency** within a reasonable timescale. Examples of such circumstances are:

- Excessive demand
- Bad weather



## redefining / service

- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to £1000 inc. VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor, evidencing payment, to support **your** claim for reimbursement within 6 months of **your** claim being authorised by **us**. If a new boiler or heating system is installed, **you** will also need to provide the make, model, serial number and Gas Council number.

**We** will only reimburse the cost of the **emergency** repair applicable under the policy.

## Other insurance

If **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **we** will only pay **our** share of the claim.

## Getting our claims costs back

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **we** make.

Anyone making a claim under this policy must give us any help and information that **we** need.

## Parts availability

Availability of parts is an important factor in providing **emergency** repairs. If **our** engineer does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control.

In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

There may also be occasions where parts are no longer available. In these situations **we** will ensure **your home** is safe and if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

## Meaning of words

Wherever the following words and phrases appear in bold in this document they will always have the following meanings.

### 1. Access

Gaining the necessary access to resolve the **emergency**.

### 2. Authorised Contractor

A tradesperson authorised by us to assess **your** claim, and carry out repairs in **your home** under this policy and under **our** delegated authority.

### 3. Covered / Insured Events

**Emergency** to essential services in **your home** listed in the section below headed "What is covered".

### 4. Emergency

A sudden and unforeseen incident in **your home** which immediately; exposes **you** or a **third party** to a risk to health or; Creates a risk of loss or damage to **your home** and/or any of **your** belongings or; **Makes your home uninhabitable**.

### 5. Emergency Repairs

Work undertaken by an authorised contractor to resolve the **emergency** by completing a **temporary repair**.

## 6. Insured / You / Your

**You**, the policyholder, and /or any member of **your** immediate family normally living at **your home**.

## 7. Period of Insurance

One year from the start or renewal date shown on **your** policy schedule.

## 8. Home

The house or flat shown on **your** Home Insurance schedule, its integral (built-in) garages all used for domestic purposes only in the United Kingdom. It does not include bedsits or properties with multiple occupation, residential homes, nursing homes, detached garages, sheds, greenhouses and other buildings.

## 9. Reimbursement Basis

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/ authorised contractor's fully itemised invoice, **we** will pay **you** up to £1000 inc. VAT as a contribution to a repair which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim.

## 10. Reinstatement

Making good any damage caused to the fabric of **your home** as a result of **trace** and **access**.

## 11. Temporary Repair

Repairs and/or work immediately required to stop further damage being caused by the **emergency**. **You** will need to replace this with a permanent repair.

## 12. Third Party

Any party other than the policyholder or **our authorised contractor**.

## 13. Trace

Identifying and locating the source of the **emergency**.

## 14. We / Us / Our

Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address. AXA Assistance (UK) Limited will arrange for **you** to receive the **Home Emergency** services described in this Policy using **authorised contractors**.

## 15. United Kingdom

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that **your** claim will be settled on a **reimbursement basis**.

WHAT IS COVERED	WHAT IS NOT COVERED
<b>We</b> will only pay for the <b>emergency repair</b> . <b>We</b> will not pay for any damage caused by the <b>emergency</b> .	There are conditions and exclusions, listed below, which limit the type and value of <b>emergency repairs you</b> can claim for.



<p>The emergencies listed below are covered under this policy:</p>	<p>Please read them carefully to ensure this cover meets <b>your</b> needs. <b>We</b> do not wish <b>you</b> to discover after an <b>emergency</b> has occurred that it is not covered under the policy.</p> <p>The following incidents are <b>NOT</b> covered under this policy:</p>
WHAT IS COVERED	WHAT IS NOT COVERED
PLUMBING	
<p>An <b>emergency</b> relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> <li>■ <b>Your</b> toilet;</li> <li>■ Pipes leading to and from the shower or bath;</li> <li>■</li> <li>■ Central heating water pipes.</li> </ul>	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins;</p> <p>Breakage of any basin, bath, bidet or shower base;</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;</p> <p>Repairing or replacing instant boiling water taps; Saniflow toilets, septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the <b>home</b>;</p> <p>Dealing with temporarily frozen pipes;</p> <p>The cost of <b>reinstatement</b>, resulting from <b>trace</b> and <b>access</b>.</p>
WHAT IS COVERED	WHAT IS NOT COVERED
DRAINAGE	
<p>An <b>emergency</b> relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of <b>emergencies</b> that <b>you</b> would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage. <b>You</b> will still be covered if <b>you</b> do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided <b>you</b> are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the <b>home</b>);</p> <p>Repairing, replacing manholes, soakaways, Saniflow toilets, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, blocked or misaligned guttering and downpipes;</p> <p>Regularly cleaning <b>your</b> drains and any descaling of <b>your</b> drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are</p>

	<p>used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;</p> <p>The cost of <b>reinstatement</b>, resulting from <b>trace</b> and <b>access</b>.</p>
WHAT IS COVERED	WHAT IS NOT COVERED
FAILURE OF INTERNAL ELECTRICS	
Complete failure of <b>your</b> electrics rendering <b>your home</b> uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the <b>home</b>.</p>
WHAT IS COVERED	WHAT IS NOT COVERED
SECURITY	
An <b>emergency</b> relating to windows, external doors, locks or keys as a result of vandalism, theft or attempted theft, which creates an immediate risk to the health or safety of <b>you</b> or a <b>third party</b> , or leaves <b>your home</b> unsecure.	
Windows	Windows, keys and locks
<p>Broken and cracked windows which result in the <b>home</b> not being secure.</p> <p><b>We</b> will undertake an <b>emergency repair</b> using boarding or similar material to resolve the immediate security risk.</p>	<p>Breakage of internal glass;</p> <p>Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the <b>home</b> is therefore secure.</p>
Keys and locks	
<p>Gaining access to, or securing <b>your home</b> through an external door where <b>you</b> have no alternative means of access to, or securing <b>your home</b> due to:</p> <ul style="list-style-type: none"> <li>• ;</li> <li>• stolen keys;</li> <li>• failure of the external locking mechanism to the door;</li> </ul> <p>Replacement of a single set of keys (if this is the only</p>	

alternative to resolve the **emergency**).

## WHAT IS COVERED

## WHAT IS NOT COVERED

### PESTS

Removal of rats, mice and wasps, where evidence of infestation in **your home** has been found.

Pests found outside **your home**, such as in detached garages and outbuildings.

Properties with a thatched roof

Failure to follow recommendations made by **us** or by **our authorised contractor** on pest prevention or hygiene measures or elimination and blockage of entry points.

## WHAT IS COVERED

## WHAT IS NOT COVERED

### INTERNAL GAS PIPE

A leak from the internal gas supply pipe in **your home** between the meter and a gas appliance. **We** will repair or replace the section of pipe, following the isolation of the gas supply by the National gas **Emergency Service**.

If **you** think **you** have a gas leak, **you** should immediately call the National Gas **Emergency Service** on 0800 111 999.

Restoration of gas supply is not included. Please contact **your** Utility Company who will be able to arrange this for **you**;

Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection;

The cost of **reinstatement**, resulting from **trace** and **access**.

## WHAT IS COVERED

## WHAT IS NOT COVERED

### BOILER AND HEATING SYSTEM

Complete failure or breakdown of **your** primary heating/hot water system, resulting in no hot water and/or heating.

**We** will also cover **you** for:

- A loss of water pressure within a boiler due to a fault;
- A water leak from the boiler/heating System;
- The inability to manually switch off **your** boiler

Included:

Domestic gas boiler within **your home**, the output of which does not exceed 60Kw/hr. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls

Commercial boilers or heating systems with an output of over 60kW/hr;

Boilers or heating systems over 10 years old;

Heating system failure to light up after summer shutdown

Any heating system which is not wholly situated within **your home** or is shared with neighbouring dwellings;

Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion.

Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;

Thermostatic valves;





<p>Claims related to other forms of primary heating, such as renewable technologies in <b>your home</b> or fuels used such as oil, LPG, solid fuel, electric boilers and solar, may be settled on a reimbursement basis if an authorised contractor is not available at the time in <b>your</b> local area;</p>	<p>Re-lighting of pilot lights</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame;</p> <p>Any costs for the repair of <b>your</b> heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Boilers which are still working, but <b>you</b> suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to <b>our authorised contractor</b>;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of <b>your</b> boiler or main heating system;</p> <p>Any repair or replacement of under floor heating systems, warm air units, air or ground source heat pumps.</p> <p>Any fault arising due to sludge/scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if <b>you</b> reside in a hard water area (as per the Local Water Authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been maintained or in accordance with manufacturers' instructions. It is <b>your</b> responsibility to check the requirements for <b>your</b> specific appliance;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time;</p> <p>If <b>you</b> are a landlord, <b>we</b> would not be able to work on the boiler and/or heating system if <b>you</b> are unable to provide us with the most recent and valid CP12 document or Landlord Certificate.</p>
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WHAT IS COVERED

WHAT IS NOT COVERED

BOILER AND HEATING SYSTEM – BEYOND ECONOMICAL REPAIR





If in the opinion of **our authorised contractor**, we are unable to repair **your** boiler/hot water system, **we** will pay **you** £250 towards buying a replacement boiler or heating system. this can be claimed on a **reimbursement basis following receipt of an invoice from a Gas Safe Contractor** within 90 days of **our** attendance at **your home**;

**Your** boiler/hot water system may be deemed beyond economical repair (BER) if:

The total cost of parts to repair it (including VAT) exceeds 85% of the manufacturer's current retail price of:

- the same or equivalent model of **your** boiler bought as new; or, if this is not available,
- a new boiler of the same or similar make, model and output as **your** boiler,

where the average current retail price of parts required to complete the repair is based on the cost of such parts obtained through **our** nominated UK suppliers.

If **we** are unable to repair **your** boiler/hot water system and **you** choose to not replace it, cover under this section will no longer apply.

If **you** have recently moved into **your home**, we recommend that a service is carried out on **your** boiler and central heating system.

**We** will not pay the contribution to a new boiler if the parts needed to repair **your** existing boiler are obsolete.

## WHAT IS COVERED

## WHAT IS NOT COVERED

### TEMPORARY HEATING

If **you** have no heating and a part needs to be ordered following the engineer's first visit, or if **we** are unable to repair the boiler/heating system, **you** have the option to either purchase heaters up to a value of £50 inc VAT on a **reimbursement basis**. Alternatively **we** can deliver two temporary heaters to **your home**.

## WHAT IS COVERED

## WHAT IS NOT COVERED

### ROOFING

An **emergency** relating to the roof where there is ingress of water due to missing or repositioned roof tiles during storm or bad weather.

**We** will undertake an **emergency** repair using tarpaulin or similar material to resolve the immediate **home emergency**.

**Our authorised contractor** will only attend when it is fit and safe to do so, and due to health and safety, or adverse weather **our** arrival time or ability to fix **your** roof may be delayed.

Replacement of tiles (unless this is the only way to contain the **emergency**);

Flat or tarpaulin roofs

**Emergencies** arising from poor roof maintenance or wear and tear;

Damage caused to property and/or contents as a result of water ingress.

**We** will not cover the following:

- 1) A repair if **you** are aggressive towards **our authorised contractors** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- 2) Loss or damage arising from **emergencies** which were known to **you** before the start date of this policy;
- 3) Any loss where **you** did not contact us to arrange repairs;
- 4) Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
- 5) Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- 6) Any defect, damage or breakdown caused by modification, negligence or misuse, or where **you** have failed to follow remedial advice from **our authorised contractor**;
- 7) Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
- 8) Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
- 9) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- 10) This insurance does not cover normal day to day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **emergency**;
- 11) If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer;
- 12) Any defect, damage or breakdown directly caused by **third party** interference, (unless carried out by **our authorised contractor**) including attempted repairs or modifications which do not meet recognised industry standards;
- 13) No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
- 14) Cost of **Trace and Access** to locate the source of the **emergency**;
- 15) Any boiler inspections or any other **emergency** repairs where asbestos may be disturbed;
- 16) The removal of asbestos;
- 17) Repairing or replacing a faulty or non-functional smart device. **You** should contact **your** chosen smart device installer.
- 18) The cost of **reinstatement**, resulting from trace and access.
- 19) When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
- 20) Where Health and Safety regulations, adverse weather, or a risk assessment that has been carried out, prevent **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**;
- 21) Costs associated with another property or communal / shared areas if **your home** is in a multiple-occupancy or multiple-usage block or building;

22) **We** reserve the right to decline to renew **your** policy.

## RENEWAL AND CANCELLATION RIGHTS

### Renewals;

Before the end of **your** current Home Insurance policy, **we** will write to **you** to tell **you** about any changes to what is included in **your** agreement or any changes to **our** prices for the next year.

Unless **you** tell us when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year if **you** have chosen to pay by Direct Debit.

### Cancellation – Your Rights

If **you** find that this cover does not meet **your** needs, please contact Gallagher Limited on 0345 000 0438 within 14 days of receiving this document and they will arrange for **us** to cancel this policy. **You** will receive a full refund of **your** premium, provided **you** have not made any claims.

If **you** cancel the policy outside the 14 day period **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, less an administrative charge provided **you** have not made any claims.

### Cancellation – Our Rights

**We** may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- If **you** fail to satisfy the terms of **your** policy
- If **you** refuse to allow us reasonable access to **your home** in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **a authorised contractors**.

If **you** otherwise cease to comply with the terms and conditions of this policy:

- **We** may cancel this policy without giving **you** prior notice if, by law, or other similar reasons **we** are unable to provide it.

If **we** exercise **our** rights to cancel the policy under this section, **we** will refund the premium paid proportionate to the remaining **period of insurance**, provided **you** have not made any claims. **We** reserve the right to refuse renewal of any individual policy.

**We** may cancel this policy with immediate effect if:

- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** staff;
- **You** repeatedly or seriously break the terms of this policy.

**We** will continue to honour any claims made before cancellation.

## FRAUD, MISREPRESENTATION AND NON-DISCLOSURE

If **we** find that **you**, anybody insured by this policy or anyone acting for **you** has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or

**redefining / service**

- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may;
- Cancel or void **your** policy and all other policies which you hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;
- Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

## Complaints Procedure

We will always aim to do **our** best. However there may be times when you are not happy with **our** services.

If **you** have a complaint about **our** service, you can write to **our** Customer Relations Manager at:  
Customer Relations – Home Emergency Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. or you can phone us on : 01737 815913 or you can email us at :

homeemergencycomplaints@axa-assistance.co.uk

**We** will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution.

If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

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

E-mail: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

Following the complaints procedure does not affect **your** legal rights.

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform <http://ec.europa.eu/consumers/odr/> which has been set up by the EU Commission.

## FSCS

**We** are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, providing emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

**We** collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include;

- a. use of sensitive information about the health or vulnerability of **you** or others involved in **your** emergency, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;

- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

**We** will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

**We** carry out these activities within the UK and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

**You** are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer  
The Quadrangle  
106-118 Station Road  
Redhill  
RH1 1PR  
UK

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk)

Alternatively, a hard copy is available from **us** on request.

#### **Alternative Format**

Please contact **us** in writing or by phone, if **you** would like to receive these terms and conditions in an alternative format, for example on audio tape or in large print.

## **HINTS & TIPS FOR PREVENTING A HOME EMERGENCY**

There are a few suggested precautions that can help to reduce the risk of serious damage to **your home**, prevent a **home emergency** during a cold and freezing conditions and keep **your home** safe, warm and with running hot & cold water.

- Check **your** boiler and heating system

If **you** haven't done so already this year, get **your** boiler checked and/or serviced by a Gas Safe / Oftec / Hetas certified engineer, depending on **your** heating system, in plenty of time for winter. This will help prevent boiler failure and no heating and/or hot water.

- Secure roof tiles

Check for any cracked, missing or loose tiles and replace them. If a roof is in disrepair, strong winds, rain and snow can be extremely damaging. Keep flat roofs maintained and check for splits, blisters and peeling of the flat roof covering.

- Repair damaged chimneys

Look for cracks and loose render around chimney pots and at the roof join. High winds and heavy rain can damage chimneys even further so make sure they're properly stable before the severe weather hits.

- Keep the central heating on



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Set the central heating to a minimum of 14 degrees Celsius throughout the winter. This helps prevent frozen pipes and frost damage, which is a popular cause of **home emergencies**. Always keep **your** heating on low, even when **you're** out of the **home** or on holiday. If you're going away, consider turning off **your** stop tap and draining down the system – so there is no water in the system to freeze.

- Keep **your** pipes warm

Apply lagging to any pipes and water tanks in exposed areas such as lofts, garages and utility rooms, to prevent pipes freezing and bursting in the cold weather. Open loft hatches to allow the warmer air to enter the roof space, which will also help to stop the pipes freezing.

- Dripping taps

If **your** taps are dripping, **you** should change **your** washer as drips can freeze. Fixing a leaky tap can also save up to one litre of water a day.

- Clear **your** gutters

As the autumn leaves fall, gutters and drains can get clogged with loose foliage. Once the block becomes too much, water will start to collect in **your** gutter and eventually start leaking into **your home**. Check the condition of the gutters. Bent, twisted and uneven gutters will not allow the flow of water away from **your** property, again causing an overflow. And...always check for severe weather warnings in **your** area.

- Frozen Pipes

Frozen Pipes are a popular cause for **home emergencies** in the winter, especially during severe weather. Here is how to help prevent this happening:

- ✓ Insulate **your** pipes and the loft water storage tank. Put the insulation foam on top of pipes rather than underneath them. It's easy to fit with no tools needed, available from most DIY stores and relatively cheap.
- ✓ Turn off any indoor valves on pipes leading to outside taps, then open the outside tap and leave it open to let any water drain out.
- ✓ Regularly check all the taps in **your home** during the winter months. If little or no water flows, there may be frozen water in the pipes.
- ✓ Most frozen pipes occur through the night when the temperature drops significantly. So, it is advisable to keep **your** heating on a min 14 degrees Celsius.
- ✓ Find out where the mains water stopcock is, and make sure it turns off easily. If **your** pipes do freeze, turn the water off and thaw them out slowly with hot water bottles. Never use a heat gun or blow torch.
- ✓ Ask someone to check **your home** if **you're** away for a while. This should help make sure leaking or burst pipes are spotted early and damage is kept to a minimum.

- How to defrost a frozen pipe

Before **you** defrost **your** frozen pipe, **you** should turn off the main stop tap, which is usually found under **your** kitchen sink. Some properties, however, only have the main stop tap, which is generally located on the boundary line of the home. It's advisable to have a set of plumber's grips, or similar, in order to gain access to the main stop tap. If **you** have a cold water tank, **you** should turn off the stopcock in **your** attic or loft. **You** must then open the cold water tap closest to the frozen pipe. In doing so, **you** will enable the water in the frozen pipe to flow away once it has melted. To start defrosting **your** frozen pipe, **you** will need to use a hairdryer to carefully melt the ice in the pipe, starting from the tap end. If **you** do not own a hairdryer, cover the frozen section of the pipe with hot water bottles.

- Checking **your** pipe for damage

Once **you** have thawed out **your** frozen pipe, **you** will need to inspect it for signs of damage. If **your** pipe appears to be in good condition and **you** are confident that **you** have fully thawed out the blockage, **you** should turn **your** water supply back on and run the water until **you** have restored a normal flow. If **your** pipe looks damaged, **you** may need to enlist the help of a professional.

- Dealing with a burst water pipe

If **your** frozen pipe bursts during defrosting, **you** should turn off the main stop tap and contact a plumber. If water has leaked near or into **your** electrics, **you** must switch off the mains supply. If the mains switch is wet, **you** should not touch it. Instead, call an electrician immediately.

- Condensing Boilers

Freezing winter weather can bring problems for condensing boilers. They can sometimes shut down if the condensate pipe freezes, leaving **your home** without heating just when **you** need it most.

How to prevent **your** condensate pipe from freezing

- ✓ Cover **your** external condensate pipe with foam pipe insulation.
- ✓ Leave **your** heating on overnight at a lower temperature to keep the condensate warm. Although this uses energy, **your** boiler will take less time to heat up **your home** in the morning.





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- ✓ Set **your** boiler thermostat to a higher temperature. This will use more energy and so reduce the amount of condensate. Only do this if **you** have radiators rather than underfloor heating. Be careful – the radiators will get very hot.

- Blocked Drains in winter

The most common factor in blocked drains is substances other than water being poured down the drain. As the temperature drops below freezing, fat, grease and foreign objects such as wipes can solidify and completely block the drain. Here's how to prevent blocked drains

- ✓ Put a plug screen over **your** plughole to prevent debris from going down the drain, and clean this regularly.
- ✓ If **you** do not have a plug screen, remove hair and other substances from the drain every time **you** take a bath or shower.
- ✓ Do not pour grease or oil down the drain. A drain can handle clean water, milk and other liquids without any hassle, but oil and grease can solidify and set within the pipes
- ✓ Do not flush anything down the toilet other than human waste and toilet paper.
- ✓ Use drain un-blocker regularly to get rid of any small blockages.