

# Home Emergency Solutions



# Why you need Home Emergency Solutions

If you have an unexpected home emergency such as a burst pipe or boiler breakdown, you want to put things right as quickly as possible to protect your property from further damage and make your home safe and comfortable to live in. It's not always straightforward to find a reputable contractor at short notice and even if you do it can be expensive. Our Home Emergency policy provides you with a low cost solution ensuring help is always available when you need it most.

With one call to us, an approved contractor will come to your home and make emergency repairs. Our cover includes all of the following domestic emergencies:

- the complete breakdown of your heating system
- plumbing and drainage problems
- damage which affects your security including locks and windows
- if your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation
- **roof damage**

**Optional** annual central heating boiler servicing is available on a pay-per-use basis by calling 01977 781 493.

In addition we provide alternative overnight accommodation if your home is unsafe or uncomfortable to stay in.

Our service is available 24 hours a day, 365 days a year and for additional peace of mind all our permanent repairs are guaranteed for 12 months.

## What we cover

We pay up to £1,000 per claim in total for the following:

- Contractor's call-out fee
- Labour costs
- Parts and repair materials
- Alternative accommodation costs

In addition we pay up to £250 towards the cost of a replacement boiler if yours is found to be beyond economic repair.

## Who is ARAG?

ARAG plc is part of the global ARAG Group, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income in excess of €1.8 billion.

Operating in the UK since 2006, ARAG plc provides a comprehensive suite of "before-the-event" and "after-the-event" legal insurance products and assistance solutions to protect both businesses and individuals.



# Examples of when we can help



## Boiler breakdown

During a particularly cold snap last winter, on a Saturday morning, our insured's boiler broke down. As our insured had three young children, she was keen to resolve the problem as soon as possible. She contacted us and we immediately appointed a contractor who attended later that day and ordered the replacement part needed to complete the repair to the boiler. The part was fitted the following day and the insured was able to heat their home again.



## Burst pipe

Our insured called when a burst pipe in their bathroom was causing water to drip through the kitchen ceiling causing damage and distress. We arranged for a contractor to carry out an emergency repair on the pipe and stop the leak.

## Security

Our insured contacted us when an attempted burglary left a smashed window in his front door which meant he was unable to leave home to go to work. We immediately arranged for a contractor to make the property secure by boarding up the window. A further claim was made on the insured's home insurance for a full replacement door.

*Help is available when you need it most*

## Optional service



### When we cannot help

We promise to respond quickly where help is necessary to prevent or reduce damage to your home and its furnishings or to make it safe and secure to live in. However, Home Emergency Solutions is not a home maintenance contract. We cannot help you with problems that result from wear and tear or merely cause inconvenience; for example a leaking tap.

There is a requirement to have your boiler serviced annually. We are happy to provide this optional service for you at a competitive rate.

The Summary table which follows provides the information you need to know before deciding whether to purchase cover.

We have negotiated competitive rates with our approved contractors for an annual central heating boiler service. You can simply call our dedicated service phone number and we will arrange for a local approved firm to get back to you within two hours to agree a convenient time to carry out the service. You are responsible for the contractor's annual service charge and we are confident that you will receive high standard of customer service from our contractors.



# Important information

## Claims procedure

In the event of a home emergency:

1. **Please telephone the dedicated number shown in the policy wording** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your name, address, postcode, and the nature of the problem.
2. We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.
3. If you are claiming for alternative accommodation costs you must obtain our authority to incur costs before booking somewhere to stay. You will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.
4. It is important you notify us as soon as possible of any claim, and do not call out your own contractor as we will not pay their costs and it could stop your claim being covered.
5. You must report any major emergency which could result in injury or serious damage to the home to the Emergency Services or the company that supplies the service.
6. Your call will be answered as soon as possible and may be recorded for training and security purposes.

## What happens if I change my mind after taking out the policy?

The policy provides you with a 14-day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in Condition 6 of the policy wording.

## What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
<p>The insurer will pay emergency costs up to £1,000 (including VAT) for claims reported during the period of insurance for the Insured events shown below.</p> <p>Where we have accepted a claim under Insured event 1 and your central heating boiler is found to be beyond economic repair, we will also pay a contribution of £250 towards the cost of a replacement boiler.</p>	<ul style="list-style-type: none"> <li>The claim must be reported to us immediately after you first become aware of the home emergency.</li> <li>You always agree to use the contractor chosen by us.</li> </ul>	<p><b>Your policy cover</b></p> <p>2)</p> <p>3)</p>
<p><b>1 Main heating system</b></p> <p>The total failure or complete breakdown of the main heating system (including a central heating boiler) in your home.</p>	<ul style="list-style-type: none"> <li>A central heating boiler will only be covered if it has been serviced during the 12 months prior to a breakdown.</li> <li>A main heating system which is more than 15 years old.</li> <li>LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw hr.</li> </ul>	<p><b>Meaning of words &amp; terms</b></p> <p><b>Central Heating Boiler</b></p> <p><b>What is not insured by this policy</b></p> <p>6)</p> <p>7)</p>
<p><b>2 Plumbing &amp; drainage</b></p> <p>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system located within the home which causes a home emergency.</p>	<p>Blockage of supply or waste pipes due to freezing weather conditions.</p>	<p><b>What is not insured by this policy</b></p> <p>18)</p>
<p><b>3 Home security</b></p> <p>Damage to or failure of external doors, windows or locks which compromises the security of the home.</p>		
<p><b>4 Toilet unit</b></p> <p>Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.</p>		
<p><b>5 Domestic power supply</b></p> <p>The failure of the domestic electricity or gas supply.</p>	<p>The interruption, failure or disconnection of the mains electricity or gas supplies.</p>	<p><b>What is not insured by this policy</b></p> <p>9)</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<b>6 Lost keys</b> The loss or theft of the only available keys to gain access to the home.	Damage caused by gaining access to the home.	<b>What is not insured by this policy</b> 8)b)
<b>7 Vermin infestation</b> Vermin causing damage inside your home or a health risk to you.		
<b>8 Alternative accommodation costs</b> Your overnight accommodation costs (including transport there) including VAT following a home emergency which makes the home unsafe, unsecure or uncomfortable to stay in overnight.	You will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.	<b>Claims procedure</b> 3.
<b>9 Roof damage</b> Damage to the roof of your home where internal damage has been or is likely to be caused.		
	Any claim: <ul style="list-style-type: none"> <li>• where costs have been incurred before we accept a claim</li> <li>• where there is no one at home when the contractor arrives</li> <li>• involving a pre-existing problem</li> <li>• arising from any wilful or negligent act or faulty workmanship</li> <li>• for making permanent repairs once the emergency situation has been resolved</li> <li>• for damage that is caused by finding the cause of your claim and making the repair</li> <li>• relating to replacement of parts that gradually sustain wear and tear over time</li> <li>• relating to garages, outbuildings, boundary walls, fences, hedges, cesspits, fuel tanks or septic tanks</li> </ul>	<b>What is not insured by this policy</b> 1) 3) 4) 5) 8a) 8b) 10) 11)
<b>Territorial limits</b>	Home Emergency Solutions is available for homes located in the United Kingdom, Channel Islands and the Isle of Man.	<b>Meaning of words &amp; terms:</b> <b>Home</b>

# How we handle complaints

## Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



**0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



**customerrelations@arag.co.uk**



**ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**

## Step 2

Should you remain dissatisfied you can pursue your complaint further with Lloyd's. They can be reached in the following ways:



**0207 327 5693, Fax: 0207 327 5225**



**complaints@lloyds.com, Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**Lloyd's, One Lime Street, London EC3M 7HA**

## Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:



**0800 0234 567 or 0300 123 9123**



**complaint.info@financial-ombudsman.org.uk**



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

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ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

**[www.arag.co.uk](http://www.arag.co.uk)**