



# HOME EMERGENCY

## Policy Wording

### About this Policy

This insurance Policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

### The Aims of this Insurance Policy

This Policy is an *emergency* policy and not a household buildings or contents policy. It should complement *your* property insurance policy, and provide benefits and services which are not normally available under that type of policy.

This Policy does not cover normal day-to-day property maintenance such as attention to items which tend to gradually wear out over a period of time, or need periodic attention, for example the de-scaling of central heating pipes or the replacement of tap and cistern washers.

We undertake to provide rapid, expert help if *you* suffer an *emergency* arising from an incident covered under this Policy. We will arrange for one of *our* nationwide list of approved *contractors* to attend and take action to stabilise the situation and resolve the *emergency*.

### Making a Claim

1. Check that the circumstances are covered.
2. Telephone *us* immediately stating *your* policy number on **0844 822 1979** – calls cost 5p per minute plus your phone company's access charge.

Major emergencies which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services.

Suspected gas leaks should always be reported to National Grid UK on **0800 111 999**.

### Definitions

Each of the words or phrases listed below will have the same meaning wherever they appear in italics throughout this Policy.

#### Contractor

A *contractor* carrying out repairs approved and authorised by *us*.

#### Emergency

A sudden unexpected event occurring during the *period of insurance*, involving *your property* which, in *our* opinion, exposes the *insured persons* to a risk to their health, or necessitates immediate remedial action to render the *property* safe or secure, and avoid damage or further damage, or restoration of the *main services*.

#### Emergency Repairs

**Sections 1-6:** Work undertaken by a *contractor* to resolve the *emergency* by completing a temporary repair which will resolve the *emergency* but may need to be supplemented by a permanent repair. 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. This condition does not apply to *primary heating system* cover where the part is not available at the point of call out.

**Section 7:** Work undertaken by a *contractor* in dealing with the professional extermination and/or control of *pests* in the event of an *emergency*.

#### Insured/Insured Person(s)/You/Your

The owner, tenant and members of their family residing in the *property*.

#### Insurer/We/Our/Us

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited is an *insurers'* agent and in the matters of a claim act on behalf of the *insurer*.

#### Limit of Indemnity

The maximum amount the *insurer* will pay in respect of *emergency repairs* to resolve the *emergency*, comprising call-out, labour, parts and / or materials:

**Sections 1 to 7:** £500 (incl VAT) per claim

**Section 8:** £100 (incl VAT) per claim

#### Main Services

Mains drainage to the boundaries of the *property*, water, electricity and gas within the *property* and the *primary heating system* or hot water where no alternative exists.

#### Period of Insurance

The period of time for which the *insurer* has agreed to provide this insurance as detailed on the Policy Schedule.

## Pest(s)

- a) wasps' and/or hornets' nests;
- b) rats;
- c) mice.

## Primary Heating System

The principal central heating and hot water system in the *property* including the boiler or warm air unit, programmer, room thermostat, pumps, hot water cylinder, and radiators but excluding any form of solar heating system and any non-domestic central heating boiler or source of heat.

## Property

The *property*, together with garage(s) and outbuildings, all used only for *your* domestic purposes, and situated within the *territorial limits* at the address shown on the Policy Schedule.

## Qdos

Qdos Broker & Underwriting Services Limited, an insurance intermediary who has been delegated the authority to bind cover and manage claims on behalf of the *insurer*.

## Territorial Limits

United Kingdom of Great Britain and Northern Ireland.

## This Policy Will Cover

In the event of an *emergency* the *insurer* will indemnify the *insured*, subject to the *limit of indemnity*, in respect of costs incurred for a *contractor* to carry out *emergency repairs* in the event of:

1. **Burst pipes or sudden leakage** likely to cause damage to the *property* or its contents.
2. **Failure of *your* domestic water mains supply, electricity** (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of *your* domestic hot water heating.
3. **Total failure and/or breakdown of *your* primary heating system.**
4. **Inoperable toilet**, breakage of the internal mechanism within the cistern which prevents flushing and creates an *emergency* as there is no other toilet in the *property*.
5. **The *property* being made insecure** due to the *property's* external locks, doors or windows which have either failed completely or been damaged.
6. **The roofing, down-piping or guttering failing** and further water damage being a likely result of such failure.
7. **An infestation of *pest(s)*.**

## Additional Cover

8. **Uninhabitable accommodation**  
In the event of the *property* becoming uninhabitable and remaining so overnight the *insurer* will, at their discretion, arrange and pay up to £100 including VAT in total for:
  - *your* overnight accommodation; and/or,
  - transport to such accommodation.

## This Policy Will Not Cover

1. The *insurer* will not be liable for costs incurred in respect of:
  - 1.1 normal day-to-day maintenance or any matter that is not an *emergency*;
  - 1.2 breakage of internal glass or of any basin, bath, bidet or shower base;
  - 1.3 failure of any services where the problem is situated outside the boundary of the plot of land on which *your property* is situated

or beyond the part of the sole or shared supply system or piping for which *you* are legally responsible;

- 1.4 the cost of effecting permanent repairs once the immediate *emergency* situation has been resolved, including any redecoration or making good the fabric of the *property*;
- 1.5 damage incurred in gaining necessary access;
- 1.6 breakdown of, loss of or damage to domestic appliances or Saniflow toilets and other mechanical equipment.
2. What is not covered in connection with the *primary heating system* or warm air unit or hot water:
  - 2.1 air locks in the central heating piping;
  - 2.2 the re-lighting of central heating boilers;
  - 2.3 failure of zone or changeover valves or energy management systems;
  - 2.4 any claim involving a boiler or warm air unit with an output exceeding 170,000 btu's capacity;
  - 2.5 breakdown and/or failure of Economy 7 Storage Heater(s);
  - 2.6 any boiler or warm air unit more than 15 years old;
  - 2.7 replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts;
  - 2.8 any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions. Any recommendations following servicing should be carried out and the costs will be *your* responsibility;
  - 2.9 any intermittent or reoccurring fault;
  - 2.10 any water pressure adjustments or failure caused through hard water scale or sludge;
  - 2.11 fuel lines including gas leaks;
  - 2.12 any re-lighting of the pilot light (please refer to manufacturers handbook), or the incorrect operation or routine adjustments of time or temperature controls;
  - 2.13 any boiler or system noise;
  - 2.14 any radiator valves.

## General Exclusions

The *insurer* will not be liable for costs incurred in respect of:

1. Claims that arise within the first 14 days of the first *period of insurance*, unless this Policy is issued in respect of a renewal where *you* have previously held similar cover within another insurer with no break in cover between the expiry of *your* previous insurance policy and this Policy.
2. Pre-existing problems or circumstances known to *you* at the time *you* purchased the insurance and which *you* did not notify to *us*.
3. Any costs incurred where *you* have not notified *us* and obtained *our* prior authorisation.
4. Boilers over 15 years old.
5. Damage to contents.
6. Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories.
7. Callout charges, materials, labour charges or other costs covered by a manufacturer's, supplier's or installer's guarantee or warranty.
8. Callout charges if there is no-one at the *property* when the *contractor* arrives.
9. Any additional charges or costs incurred at *your* request in fitting replacement parts or components of a superior specification to the original.
10. The interruption or disconnection of utility services to the *property* however caused, or the failure or breakdown of the electricity, water or gas supply.
11. Any amount payable in respect of an insured event where the cost is recoverable under any other form of insurance or maintenance agreement (or which would be recoverable but for the existence of the insurance provided under this Policy).

12. Subsequent claims arising from the same cause or event, when *you* have not taken or paid for the action recommended by *our contractor* to ensure that the original fault has received a definitive repair.
  13. Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards.
  14. Any claim when the *property* has been left unoccupied for more than 30 consecutive days.
  15. Any claim directly or indirectly caused by or contributed to or arising from:
    - a) ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
    - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
    - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
    - d) war, terrorism, piracy, riot, revolution or other similar event;
    - e) any software, stored program, computer, device or system failing (or partly failing) because of a date-based event.
  16. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this Policy.
  17. Any legal liability or consequential loss arising from the provision of, or any delay in providing the services to which this Policy relates.
  18. Costs associated with another *property* or communal/shared areas if *your property* is in a multiple-occupancy or multiple-usage block or building.
  19. Equipment which has not been installed serviced or maintained in accordance with statutory regulations or manufacturer's instructions or has been incorrectly used or modified or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
  20. Costs incurred where no fault is found.
7. If any dispute arises as to Policy interpretation, or as to any rights or obligations under the Policy, *we* offer *you* the option of resolving this by using the arbitration procedure *we* have arranged. Please see the Complaints Procedure. Using this service will not affect *your* legal rights.
  8. Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which *your* main residence is situated
  9. It is a condition precedent to *our* providing the services detailed in this Policy, that *you* undertake to promptly pay the *contractor* for all work authorised by *you* which is not covered under this Policy.
  10. If *you* intend to leave *your property* unoccupied when cold weather is normally expected, *you* must take all normal precautions to prevent frost damage, including turning off the water supply and leaving central heating on a low setting.
  11. *You* must maintain in full force and effect buildings insurance which covers the standard range of perils throughout the *period of insurance*.
  12. *You* are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to *us* is true and correct. *You* must tell *us* of any changes to the answers *you* have given as soon as possible. Failure to advise *us* of any change to *your* answers may mean that *your* Policy is invalid and that it does not operate in the event of a claim.

### Consumer Insurance (Disclosure & Representations) Act 2012

*You* are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to *Us* is true and correct. *You* must tell *Us* of any changes to the answers *You* have given as soon as possible. Failure to advise *Us* of a change to *Your* answers may mean that *Your* Policy is invalid and that it does not operate in the event of a claim.

*You* must contact *your* insurance broker or agent immediately in the event that there is a change to *your* circumstances, as follows:

- *You* change *your* address;
- *You* are convicted of a criminal offence or receive a police caution;
- *You* have insurance refused, declined, cancelled or terms applied by another insurance provider

### Cancellation

If *You* decide that for any reason that this Policy does not meet *Your* insurance needs, then please return it to the insurance broker or agent who provided this Policy to *You* within 14 days of issue. On the condition that no claims have been made or are pending, *we* will then refund *your* premium in full. If *You* wish to cancel *Your* Policy after 14 days *You* will not be entitled to a refund.

The *insurer* shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to *You* at *Your* last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with Policy terms and conditions

### General Conditions

1. *You* should carry out or arrange for normal continuous maintenance of *your property* and on the systems servicing the *property* in order to avoid or minimise the chances of a claim occurring. All boilers must be serviced annually and a copy of the service documentation will be required for *our* records.
2. *We* will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
3. *Your* full compliance with the terms and conditions of this Policy is necessary before a claim will be paid.
4. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this Policy all benefit and any premium paid shall be forfeited.
5. The *insurer* may take proceedings at its own expense in *your* name to recover any money paid under this Policy.
6. *You* must notify *us* immediately if a claim occurs. If for any reason *we* authorise *you* to use a *contractor* *you* appoint *you* should obtain an estimate for the work and contact *us* for authorisation to continue, *you* will supply *us* with a written statement substantiating the claim within 28 days of reporting the claim, together with all certificates, information, evidence and receipts required by *us* at *your* own expense.

Provided the premium has been paid in full *you* will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### Standard of Workmanship

*Qdos* will monitor the progress of *your* assistance but cannot be responsible for the repair work provided by a *contractor*.

### Terms of Business

#### Your duty to Disclose

It is important that all information *you* give *us* verbally or in writing when proposing for, or making changes to *your* insurance or making a claim is full and correct, and that *you* tell *us* about changes such as sum insured, address, occupation etc. Failure to do so could invalidate *your* Policy or claims made under it. Under the conditions of *your* Policy *you* must tell *us* about any insurance related incidents. When *you* tell *us* about an incident *we* will pass information relating to it to a database.

#### Fraud Prevention, Detection & Claim History

In order to prevent and detect fraud *we* may at any time:

- Share information about *you* with other organisations and public bodies including the Police;
- Check and/or file *your* details with fraud prevention agencies and databases, and if *you* give *us* false or inaccurate information and *we* suspect fraud, *we* will record this.

*We* and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for *you* and members of *your* household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage *your* accounts or insurance policies;
- Check *your* identity to prevent money laundering, unless *you* furnish *us* with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

### Complaints

It is the intention to give *you* the best possible service but if *you* do have any questions or concerns about this insurance or the handling of a claim *you* should follow the Complaints Procedure below:

#### 1. Complaints regarding the sale of the Policy:

Please contact *your* agent who arranged the Insurance on *your* behalf.

#### 2. Complaints regarding claims:

Please contact in the first instance:

#### The Nominated Complaints Handler

*Qdos* Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

Tel: 01455 850000

Fax: 01455 841000

Email: [compliance@qdosconsulting.com](mailto:compliance@qdosconsulting.com)

If *your* complaint in either case cannot be resolved by the end of the next working day it may be referred to the underwriters of this Policy UK General Insurance Limited on behalf of Ageas Insurance Limited at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: [customerrelations@ukgeneral.co.uk](mailto: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

Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 and 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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.

### Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its 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 by visiting [www.fscs.org.uk](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. *We* may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

*We* may obtain information about *you* from credit reference agencies, fraud prevention agencies and similar organisations to enable *us* to check *your* credit status and identity. These agencies will record *our* enquiries, which may be seen by other companies who make their own credit enquiries. *We* may also check *your* details with fraud prevention agencies.

If *you* provide false or inaccurate information and *we* suspect fraud, *we* will record *our* concerns. *We* and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check *your* identity to prevent money laundering.

Under Data Protection legislation, *you* can ask Motorplus Limited in writing for a copy of certain personal records held about *you*. Please write to Motorplus, Kircam House, Whiffler Road, Norwich, NR3 2AL. A charge of £10 will be made by MotorPlus.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

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