



Home Emergency Insurance Documents



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The care it deserves



Contents

Insurance Domestic Emergency Insurance Policy Document	1
Definition related to this Home Emergency policy	1
Insurance terms and conditions	1
Administration terms and conditions	1
Domestic Emergency	2
Complaints Procedure	3
Financial Services Compensation Scheme	4
General Conditions	4
Cancellation Rights	4
Parts Availability	4
Data Protection	4



Insured Domestic Emergency Insurance Policy Document

underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Definitions Related to this Home Emergency Policy

Authorised Contractor

A tradesperson authorised in advance to carry out repairs under this Policy.

Beyond Economical Repair

The point at which **We** deem the cost to repair your boiler exceeds its value.

Covered Events

Emergency to essential services within the Property listed in the - **What is covered**

Emergency

The result of a sudden and unforeseen incident at the **Property** which immediately:

- Exposes the insured or a third party to a risk to their health or;
- Creates a risk of loss of or damage to the Property and/or any of your belongings or;
- Renders the property uninhabitable.
- Emergency Repairs

Work undertaken by an authorised contractor to resolve the **emergency** by completing a **Temporary Repair**.

Insured/You/Your

The policyholder and/or any member of the policyholder's immediate family normally living at the **property**.

Local Territory

United Kingdom (Great Britain, Northern Ireland, Isle of Man and the Channel Islands).

Period of Insurance

Period for which the premium has been paid by **you**.

Permanent Repair

Repairs and/or work required to put right the damage caused to the **Property** by the **emergency**.

Property

Your principal permanent place of residence in the **Local Territory**, comprising private dwelling used for domestic purposes, excluding garage, garden and outbuildings.

Temporary Repair

A repair undertaken by an authorised contractor which will resolve an **emergency** but will need to be replaced by a **Permanent Repair**.

We, Us, Our

Inter Partner Assistance S.A. UK Branch, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Insurance Terms and conditions

This policy is underwritten by **Inter Partner Assistance S.A. UK Branch**, which is fully owned by and is part of the worldwide AXA Group The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is authorised by the Commission Bancaire Financiere et des Assurances (CBFA) in Belgium and regulated by the Financial Services Authority (FSA) in the UK (FSA register number 202664). You can get information by phoning the Consumer Helpline 0845 606 1234 (local rates apply) or by visiting their website at **www.fsa.gov.uk**

Administration Terms and conditions

AXA Assistance (UK) Limited provides the services and benefits described in this certificate during the **Period of Insurance** for which **you** have paid the premium.

How to Make a Claim

To obtain **emergency** assistance contact the 24 hour **Emergency Helpline** on: 0800 652 0141.

You should have the following information available upon request:

Your name and home postcode

- Your Policy Number
- An indication as to the nature of the problem



Domestic Emergency

If you suffer Covered Event at your property you should tell us on the Emergency Telephone Number.

We will then:

- a. Advise **you** how to protect yourself and the Property immediately; organise and pay up to £500 per claim including VAT, call out, labour, parts and materials to carry out an **Emergency Temporary Repair**, or if at a similar expense an **Emergency Permanent Repair**
- b. In the event of the **Property** becoming uninhabitable and remaining so overnight because of the Covered Event, **We** will, subject to, prior agreement with ourselves, pay up to £500 including VAT in total for:
 - your overnight accommodation and/or transport to such accommodation
 - If the temporary repair will cost more than £500 including VAT to complete, we will advise you how much, in total, the repair will cost. We will proceed with the repair only if you agree to pay for the amount over £500

What is covered

The Covered Events are the ones listed below:

- a. Plumbing problems related to leaking pipes, blocked drains or leaking radiators
- b. Blockages in toilet waste pipes
- c. Gas or electricity complete failure within the **Property**
- d. Central heating or boiler failure
- e. Hot water failure
- f. Animals or insects that are destructive in their natural behaviour or considered pests or nuisances, including brown rats, black rats, house mice, field mice, squirrels, wasps' nests & hornets' nests only
- g. Keys permanent and irreplaceable loss of all keys required to gain access to the Property not including outbuildings
- h. Broken or damaged windows, doors and locks presenting a security risk to the **property**
- i. Roofing - sudden and unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather

There are Conditions and Exclusions, shown overleaf, which limit **your** cover. Please read them carefully to ensure this cover meets **your** needs. **We** do not wish **you** to discover after an incident has occurred that it is not **insured**.

This insurance is not household buildings or contents policy or an equipment maintenance contract. It complements **your** household insurance policies, providing benefits and services which are not normally available under such policies. **We** therefore

recommend that you have a building insurance policy covering **your property** and a contents insurance policy covering **your** possessions.

What is not covered

The following are excluded from the insurance:

- Any leaking or dripping tap that requires a new washer or replacing external overflows or replacing of boilers, cylinders, tanks, radiators and sanitary ware
- External overflows, external guttering
- Burst or leaking flexible hoses which can be isolated or leaking washing appliance
- External water supply pipes
- Septic tanks, Swimming Pools installations
- Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the preceding 12 months, you may be asked to produce the evidence at the time of the claim
- Boiler claims within the months of May to August to produce the evidence at the time of the claim
- Boiler claims within the months of May to August
- Boilers over 15 years old
- Boilers that are Beyond Economical Repair
- Shared water/drainage facilities
- Material/labour charges covered by manufacturer/supplier/installer's
- Replacement of light bulbs and fuses in plugs
- Any failure of electricity that affects only part of the Property
- Loss of keys for outbuildings garages and sheds
- Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation
- Breakdown or loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment
- Any Breakdown to Flushing Mechanism of toilets
- Damage to boundary walls, hedges, fences or gates.
- Pests outside the main dwelling e.g. in garages and other outbuildings
- LPG fuelled, oil fired, solid fuel fired, warm air, solar and un-vented heating systems or boilers with an output over 60 Kw/hr
- Electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems
- Any system, equipment or facility, which has not been properly installed, or which is faulty or inadequate as a result of any manufacturing or design fault



We will not be liable for any of the following:

- Loss or damage arising from circumstances known to you prior to the start date of this insurance
- Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware
- The cost of replacement parts due to natural wear and tear
- Loss or damage however caused to personal items, like paintings, electrical goods, jewellery, clothing, etc.
- Any loss due to faulty installation of your plumbing, heating, electrical system within the Property
- Any faulty installation of a kitchen appliance
- Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned or any equipment or services which are the responsibility or Property of the utility company
- Any cost relating to the attempted repair by you or your own contractor
- Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards
- Any emergency in a property that has been unoccupied for more than 30 consecutive days
- Any loss arising from subsidence caused by bedding down of new structures, demolition or structural repairs or alterations to the property, faulty workmanship or the use of defective materials, or river or coastal erosion
- Any loss or damage arising as a consequence of:
 - i. war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
 - ii. 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
- Any loss, injury, damage or legal liability arising directly or indirectly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any date, in such a way that it does not work properly at all
- Any claim made if your tenancy agreement says you should report emergencies to the homeowner or the managing agency so that they may call out the appropriate contractor

We make every effort to provide **you** with the highest standards of service. If on any occasion **our** service

falls below the standard **you** would expect us to meet, the procedure below explains what **you** should do.

Complaints Procedure

For complaints about claims you can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA,

The Quadrangle,
106-118 Station Road,
Redhill,
Surrey
RH1 1PR,
UK

Telephone: 01737 815913

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to:

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

Telephone: 0845 080 1800

These procedures do not affect your right to take legal action.

For complaints about policy documentation and administration, contact:

Carole Nash Insurance Consultants Ltd,
Trafalgar House,
110 Manchester Road,
Altrincham,
Cheshire
WA14 1NU
Telephone: 0800 298 5511
Fax: 0161 927 2404



Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and **you** may be entitled to claim compensation in such event. Further information can be obtained from either AXA assistance (UK) Limited or on **www.fscs.org.uk**

Relevant Law

This certificate is subject to English Law and the parties submit to the non-exclusive jurisdiction of the English Courts.

This certificate represents the entire agreement of the parties on the matters in question.

General Conditions

- We will only pay costs which are incurred as a direct consequence of the event which led to the claim you are making under this policy up to the policy limit. Shown in paragraph 1 and 2 above, entitled 'Domestic Emergency'
- No costs for repairs are payable under this insurance, unless we have been notified by you or a person calling on your behalf through the 24 hour claims service telephone number provided and have authorised an approved contractor in advance
- Claims may not be made under this policy for the first 14 days other than if you are renewing an existing policy
- You must quote your policy number when calling for help. You must produce the relevant identification including boiler service receipts on the demand of the contractor or our other nominated agent
- If any loss, damage or expense covered under this insurance policy is also covered by any other insurance or maintenance contract, we will not pay more than our fair share (rateable proportion) of any claim
- This insurance does not cover normal day to day maintenance at your property that you should do. 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
- You must co-operate with us in obtaining reimbursement of any costs we incur under the terms of this cover, which may have been caused by

the action of a third party against whom you have a legal right of action

- During any 12 month period we will not be responsible for more than three claims

Cancellation Rights

- You may cancel this policy by giving us notice in writing. We will cancel the Policy from the date we receive your notice or any later date you request. In the event of cancellation no refund of premium will be made
- We may cancel this policy by giving you at least seven days notice at your last known address

Parts Availability

- Availability of parts is an important part of the service. 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.

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

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 home 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 home 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 home 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 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

Our full data privacy notice is available at: 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 (0800 028 3350) if you would like to receive these terms and conditions in an alternative format, for example on audio tape or in large print.





Home Emergency Card

In an emergency call

0800 652 0140





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The care it deserves

Carole Nash Insurance Consultants Limited

Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.

**This policy and other associated documentation are also available in large print, audio and Braille.
If you require these formats please contact Carole Nash Insurance Consultants Ltd.**

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