



**CAROLE NASH**

**The care it deserves**



# HOME EMERGENCY INSURANCE DOCUMENTS

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# INSURED DOMESTIC EMERGENCY INSURANCE POLICY DOCUMENT

## 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 SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

## INSURANCE TERMS AND CONDITIONS

This policy is underwritten by **Inter Partner Assistance SA**, 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 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](http://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](http://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 and claims will be held by us for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.

Under the Data Protection Act 1998 you are entitled to a copy of the information we hold about you on request, on payment of the relevant fee. Please let us know if you think any information we hold about you is inaccurate, so that we can correct it. The information we hold about you is confidential. We will only ever disclose it to another party with your consent, for the purposes of contacting you about other products or services, if the law requires us to disclose it and/or to our agents providing services to you.

We may monitor and record phone calls to help maintain our quality standards and for security purposes.

## 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.



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## HOME EMERGENCY CARD

In the event of an emergency, please call:

**0800 652 0140**



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HOME EMERGENCY CARD

**Carole Nash Insurance Consultants Limited**

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