



LEGAL SERVICES

Home Emergency Solutions











Policy Summary

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the policy document

What is Home Emergency Solutions?








Home Emergency Solutions is a cost-effective insurance product that provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Solutions you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this, where the claim falls under the policy cover.

Cover is provided 24 hours, 365 days a year for:

-  First call-out charge
-  Labour up to 2 hours
-  Parts and materials up to £100
-  Alternative accommodation up to £250
-  No excess
-  No maximum number of claims annually
-  Normally same day attendance by approved contractor
-  Repairs guaranteed for 12 months

The maximum payable per claim is £1,000

Emergencies covered are:

-  Breakdown of main heating system
-  Plumbing and drainage problems
-  Home security, including locks and windows
-  Breakage or failure of your sole toilet unit
-  Loss of domestic power supply
-  Lost keys
-  Vermin infestation

About Us and Your Insurer

ARAG plc is part of the ARAG Group, one of the world leaders in niche insurance. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.4 billion.

ARAG plc is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Insurance Limited.

Why choose ARAG?

- Strong heritage since 1935
- Global business - operating in 14 countries
- Extensive experience of niche insurances
- Competitive pricing
- Pre-vetted, quality controlled contractors

Claims Procedure

In the event of a Home Emergency:

1. It is important you do not call out your own contractors as we will not pay the costs incurred and it could invalidate your cover.
2. Adverse weather conditions or remote locations may affect normal standards of service.
3. ARAG provides a 24 hour, 365 day per year home emergency helpline. Please immediately telephone the number in the policy document if you have a home emergency.
4. We will record your details, check you are a policyholder and then decide on the best course of action. Providing we accept your claim, we will arrange for a contractor to quickly contact you and arrange a visit.
5. If the incident is not covered by this policy then we can still provide assistance which will be at your own cost. This may be an event covered by your main buildings &/or contents policy and we will seek to advise you accordingly.
6. You should report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the utility company that supplied the service.
7. Your call may be recorded for training and security purposes and will be answered as soon as possible.

Questions and Answers

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 the policy wording.

What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation 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 from the FSCS.

What happens if I have a complaint?

If you have a complaint you should contact The Managing Director, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN who will arrange to have your case reviewed at the appropriate level. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service. They can be contacted at:

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk

The Financial Ombudsman Service's decision is binding upon the Insurer, but you are free to reject it without affecting your legal rights.

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Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
The Insurer will pay Costs & Expenses up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below	You always agree to use the Contractor nominated by us and the claim must be reported to us immediately after you first become aware of the home emergency	YOUR POLICY COVER 3)
	Limit of Indemnity The Insurer will pay the following: a) First call-out charge, and/or b) Labour up to 2 hours, and/or c) Parts and materials up to £100, and/or d) Alternative accommodation costs up to £250 The maximum payable per claim is £1,000	MEANING OF WORDS & TERMS
1 MAIN HEATING SYSTEM The total failure or breakdown of the main heating system in your home	<ul style="list-style-type: none"> • A central heating boiler which <ul style="list-style-type: none"> - is more than 15 years old and/or - has not been subject to an annual service • LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr 	WHAT IS NOT INSURED BY THIS POLICY 6) 7)
2 PLUMBING & DRAINAGE The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the home or its contents		
3 HOME SECURITY Damage to or the failure of external doors, windows or locks which compromises the security of the home		
4 TOILET UNIT 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		
5 DOMESTIC POWER SUPPLY The failure of the domestic electricity or gas supply	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply	WHAT IS NOT INSURED BY THIS POLICY 9)

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>6 LOST KEYS The loss of the only available keys, if you cannot replace them, to gain access to the home</p>	Any claim relating to damage incurred in gaining access to the home	WHAT IS NOT INSURED BY THIS POLICY 10)
<p>7 VERMIN INFESTATION Vermin causing damage inside your home or a health risk to you</p>		
<p>8 ALTERNATIVE ACCOMMODATION COSTS Your overnight accommodation costs including transport to such accommodation up to £250 (including VAT) following a home emergency which renders the home uninhabitable</p>	You will have to settle the charges for accommodation and the Insurer will reimburse the payment on our acceptance of your claim	
	<p>Any claim</p> <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where the Insured Event happens within the first 48 hours if you purchase this policy at a different date from any other related insurance policy • where there is no one at home when the contractor arrives • involving a pre-existing problem • arising from any willful or negligent act or faulty workmanship (including any attempting repair or DIY) • for effecting permanent repairs once the emergency situation has been resolved • arising out of the failure to maintain any system or equipment or replacement of parts that gradually sustain wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks • where the property has been left unoccupied for more than 30 days consecutively • covered by a manufacturer's, supplier's or installer's warranty 	<p>WHAT IS NOT INSURED BY THIS POLICY</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p> <p>8)</p> <p>11)</p> <p>12)</p> <p>13)</p> <p>14)</p>
	<p>Territorial Limit The United Kingdom, Channel Islands and the Isle of Man</p>	MEANING OF WORDS & TERMS

ARAG plc Registered in England number 02585818

Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN

ARAG plc (registration number 452369) and Brit Insurance Limited (registration number 202898) are authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.



www.ARAG.co.uk

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