



Who is ARAG?

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from our headquarters in Bristol.

We are experts in advancing the concept of legal and assistance insurance with innovative products and services.

Our pioneering spirit has made us successful in an international market environment. ARAG plc is part of ARAG SE recognised as a global leader, generating a premium income of over €1.5 billion per annum.

Our ethos is to work in partnership with our clients, listening to your expectations. With ARAG, there is no need to put life on hold.

Reasons to choose Home Emergency Solutions:

- a customer experience of individuality and empowerment
- 75 years of experience in insurance
- sense of belonging with community values
- independent family company
- award-winning products
- pre-vetted quality controlled contractors.

What happens if I have a complaint?

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, Monday to Friday excluding bank holidays. For our mutual protection and our 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 may be entitled to 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

✉ Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from small businesses with an annual turnover of less than €2 million. They can be contacted at:

☎ 0845 080 1800

@ enquiries@financial-ombudsman.org.uk

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

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

ARAG plc registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0845 606 1234.

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

www.ARAG.co.uk

Home Emergency Solutions



HESPOS.03-148L

Home Emergency Solutions Policy Summary

This summary is designed to provide an overview of Home Emergency Solutions. The full terms and conditions of this insurance contract can be found in the policy document. Please obtain this from your ARAG broker.

Let's make it happen with Home Emergency Solutions

Relax and get on with the things that you enjoy with an ARAG Home Emergency Solutions policy. This emergency assistance insurance provides attendance by a suitably qualified contractor if you have an unforeseen domestic emergency; we will also pay the costs associated with this up to the limit of indemnity.

Take out cover today

Your emergency assistance cover could protect your home from costs arising from a number of domestic emergencies:

- breakdown of the main heating system
- plumbing and drainage problems
- damage to, or failure of the home's security, including locks and windows
- breakage of the sole toilet unit
- loss of domestic power supply
- lost keys
- vermin infestation.

Assistance when you need it, take advantage of:

- cover 24 hours a day, 365 days a year
- payment of the contractor's call-out charge
- payment of labour costs up to two hours
- payment of parts and materials up to £100
- cost of alternative accommodation up to £250
- maximum payable per claim of £1,000.

The following table tells you about the main features and limitations of your policy.

keyfacts[®]

| Significant Features & Benefits | Significant Exclusions or Limitations | Where Found |
|---|---|--|
| The insurer will pay emergency costs up to the limit of indemnity for claims reported during the period of insurance for the Insured Events shown below. | The claim must be reported to us immediately after you first become aware of the home emergency. You always agree to use the contractor nominated by us. | YOUR POLICY COVER 2) 3) |
| | Limit of Indemnity The insurer will pay the following: a) the contractor's call-out charge b) labour up to 2 hours c) parts and materials up to £100 d) alternative accommodation costs up to £250. The maximum payable per claim is £1,000. | MEANING OF WORDS & TERMS Limit of Indemnity |
| 1 MAIN HEATING SYSTEM The total failure or complete breakdown of the main heating system in your home. | A main heating system which — is more than 15 years old and/or — has not been serviced every twelve months. 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. | Blockage of supply or waste pipes due to freezing weather conditions. | WHAT IS NOT INSURED BY THIS POLICY 18) |
| 3 HOME SECURITY Damage to or 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 | Where Found |
|---|--|---|
| 6 LOST KEYS The loss of the only available keys, if you cannot replace them, to gain access to the home. | Damage caused by gaining access to the home. | WHAT IS NOT INSURED BY THIS POLICY 8b) |
| 7 VERMIN INFESTATION Vermin causing damage inside your home or a health risk to you. | | |
| 8 ALTERNATIVE ACCOMMODATION COSTS Your overnight accommodation costs including transport there up to £250 (including VAT) following a home emergency which makes the home unsafe, insecure 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. | Claims procedure 3. |
| | Any claim: <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 of cover 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 wilful or negligent act or faulty workmanship (including any attempted repair or DIY) • for making permanent repairs once the emergency situation has been resolved • for damage that is caused by finding the cause of your claim and making the repair arising out of the failure to maintain any system or equipment or the 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. | WHAT IS NOT INSURED BY THIS POLICY 1) 2) 3) 4) 5) 8) 10) 11) 12) 13) |
| | Home Emergency Solutions is available for homes located in the United Kingdom, Channel Islands and the Isle of Man. | MEANING OF WORDS & TERMS Home |

Claims procedure

In the event of a home emergency:

1. please contact us on the number contained within your policy document as soon as possible, providing us with your name, address, postcode, and the nature of the problem
2. we will take your details and 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 Home Emergency Solutions, 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 contractors 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 serious damage to the home or injury, to the Emergency Services or the company that supplies the service
6. your call may be recorded for training and security purposes and will be answered as soon as possible.

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.

About us and your insurer

ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

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 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.