



Home Emergency Policy Summary

Introduction

Some important facts about your Home Emergency insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas 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.gov.uk/register/ or by contacting them on 0800 111 6768.

Type of insurance and cover provided

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

You must maintain in full force and effect buildings insurance which covers your property for the standard range of perils throughout the period of insurance.

Significant features and benefits

This policy includes the following benefits which are explained in detail in the policy document:

- Dedicated 24 hour telephone number for assistance 365 days a year
- Up to £500 for emergency repairs in the event of:
 - Burst pipes or sudden leakage
 - Failure of your domestic water mains or electricity supply
 - Blocked drains or sewers
 - Failure of your domestic heating system
 - Inoperable toilet where no other toilet is available in the property (please note that cover is not provided for Saniflow toilets)
 - Failure or damage to your property's locks, doors or windows
 - Failure of roofing, guttering or down-piping and further water damage is likely as a result
 - An infestation of pests

Under the terms of this policy an 'emergency' is defined as a sudden unexpected event that exposes you to a risk to your health, or necessitates immediate action to render your property safe or secure, avoid damage or further damage, or restore the mains services.

Repairs will be carried out to 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.

- Up to £100 for overnight accommodation should your property become uninhabitable

Excess

No excess applies to claims against this insurance policy.

Significant exclusions or limitations

There are some situations which are not covered. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does not apply to:

- Claims that arise within the first 14 days of the first period of insurance - see **General Exclusions 1**
- Any circumstances known to you at the time of applying for this insurance or at any time prior to the commencement of this insurance – see **General Exclusions 2**
- Any property outside mainland Great Britain – see **Territorial Limits**
- Normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to a emergency – see **This Policy Will Not Cover 1**
- Damage caused to contents – see **General Exclusions 5**
- Costs associated with another property or communal/shared areas if your property is in a multiple occupancy or multi-usage block or building – see **General Exclusions 18**
- Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturer's instructions – see **General Exclusions 19**
- Damage incurred when the property has been left unattended for more than 30 days – see **General Exclusions 14**
- Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement – see **General Exclusions 11**
- Any costs when you have not notified us and have not obtained our prior authorisation – see **General Exclusions 3**
- 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 – see **General Exclusions 13**
- Failure of any services due to problems situated outside the boundary of your property or beyond the part of the sole or shared supply system or piping for which you are legally responsible – see **This Policy Will Not Cover 1**
- Subsequent claims arising from the same cause or event when you have not taken the action recommended by our contractor to effect a permanent repair – see **General Exclusions 12**
- Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories – see **General Exclusions 6**.

In connection with the primary heating system or warm air unit or hot water there is no cover for:

- air locks in the central heating piping
- the re-lighting of central heating boilers
- failure of zone or changeover valves or energy management systems
- any claim involving a boiler or warm air unit with an output exceeding 170,000 btu's capacity
- breakdown and/or failure of Economy 7 Storage Heater(s)
- any boiler or warm air unit more than 15 years old
- replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts
- 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
- any intermittent or reoccurring fault
- any water pressure adjustments or failure caused through hard water scale or sludge
- fuel lines including gas leaks
- any re-lighting of the pilot light (please refer to manufacturers handbook), or the incorrect operation or routine adjustments of time or temperature controls
- any boiler or system noise
- any radiator valves.

Conditions of this cover:

- The minimum period you may hold this policy is 12 months; please note that your statutory cancellation rights remain unaffected by this condition – see **General Conditions 1**
- You should have taken out, and keep in force a Building Insurance policy covering your property – see **General Conditions 13**
- You should carry out or arrange for normal continuous maintenance of your property and on the systems servicing the property – see **General Conditions 3**
- If you intend to leave your property unoccupied for any length of time 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 – see **General Conditions 12**.

Duration of cover

This policy will incept on the date shown on the policy schedule and will run for a period of 12 calendar months, unless cancellation is requested prior to the natural expiry date.

Cancellation right

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, by sending us written notice and returning the insurance documents. This is known as the 'withdrawal period'. We will refund to you any premium you have paid and we will recover from you any payments we have made.

If you do not cancel your policy, it will continue in force for its term and you will be required to pay the premium.

We may cancel this insurance immediately if you do not pay a premium or if you fail to pay a premium under any direct debit instalment scheme.

Making a claim

1. Check that the circumstances of the claim are covered by this insurance policy.
2. Telephone Qdos immediately stating your policy number on **0844 822 1979**

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.**

How to make a complaint

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim please write to:

The Nominated Complaints Handler
Qdos Broker & Underwriting Services Limited
Qdos Court
Rossendale Road
Earl Shilton
Leicestershire, LE9 7LY

Tel: 01455 850000
Fax: 01455 841000
Email: compliance@qdosconsulting.com

Please ensure your policy number is quoted in all correspondence to ensure a quick and efficient response. 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,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London, E14 9SR.

Tel: 0845 080 1800

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.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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.

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.