

# Home Emergency Solutions



# Why you need Home Emergency Solutions

If you have an unexpected home emergency such as a burst pipe or boiler break-down, you want to put things right as quickly as possible to protect your property from further damage and make your home safe and comfortable to live in. It's not always straightforward to find a reputable contractor at short notice and even if you do it can be expensive. Our Home Emergency policy provides you with a low cost solution ensuring help is always available when you need it most.

With one call to us, an approved contractor will come to your home and make emergency repairs. Our cover includes all of the following domestic emergencies;

- the complete breakdown of your heating system
- plumbing and drainage problems
- damage which affects your security, including locks and windows
- if your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation
- **Optional** annual central heating boiler servicing is available on a pay per use basis by calling 01977 781 493.

In addition we provide alternative overnight accommodation if your home is unsafe or uncomfortable to stay in.

Our service is available 24 hours a day, 365 days a year and for additional peace of mind all our permanent repairs are guaranteed for 12 months.

## What we cover

- Contractor's call-out fee
- Labour costs
- Parts and repair materials
- Cost of alternative accommodation
- We pay up to £500 per claim in total

## Why choose ARAG?

ARAG UK is part of ARAG SE, a global leader in legal expenses and assistance insurance which generates annual premium income in excess of €1.5 billion.

We recognise that we will only grow by ensuring that we provide responsive products and an excellent service to our customers. We are committed to providing our Home Emergency Solutions customers with a rapid response and faultless customer service if an emergency seriously affects the home.



# Examples of when we can help



## Boiler breakdown

During a particularly cold snap last winter, on a Saturday morning, our insured's boiler broke down. As our insured had three young children, they were keen to resolve the problem as soon as possible. The insured contacted us and we immediately appointed a contractor. The contractor attended the same day and ordered the replacement part needed to complete the repair to the boiler. The part was fitted the next day and the insured was able to heat their house again.



## Burst pipe

Our insured called when a burst pipe in their bathroom was causing water to drip through the kitchen ceiling causing damage and inconvenience. We arranged for a contractor to carry out an emergency repair on the pipe and stop the leak, minimising any further damage.

## Security

When a burglary left our insured with a smashed front door window, they were unable to leave their home to go to work. The insured contacted us and we immediately arranged for a contractor to make the property secure by boarding up the door. A further claim was made on the insured's home insurance for a full replacement door.

*Help is available when you need it most*

## Optional **service**



### **When we cannot help**

We promise to respond quickly where help is necessary to prevent or reduce damage to your home and its furnishings or to make it safe and secure to live in. However, Home Emergency Solutions is not a home maintenance contract. We cannot help you with problems that result from wear and tear or merely cause inconvenience e.g. a leaking tap.

There is a requirement to have your boiler serviced annually. We are happy to provide this optional service for you at a competitive rate.

The Key Facts table which follows provides the information you need to know before deciding whether to purchase cover. Please read it carefully. If you would like any further information please ask to see a copy of the policy wording which provides full details of our terms and conditions.

We have negotiated competitive rates with our approved contractors for an annual central heating boiler service. You can simply call our dedicated service phone number and we will arrange for a local approved firm to get back to you within 2 hours to agree a convenient time to carry out the service. You are responsible for the contractor's annual service charge and we are confident that you will receive high standard of customer service from our contractors.



# Important information

## Claims procedure

In the event of a home emergency:

1. please telephone (lines are open 24 hours a day, 365 days a year) 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. Please 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.

## 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.

# Summary table



The table below shows a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
The insurer will pay emergency costs up to £500 (including VAT) for claims reported during the period of insurance for the Insured events shown below.	<ul style="list-style-type: none"> <li>The claim must be reported to us immediately after you first become aware of the home emergency.</li> <li>You always agree to use the contractor chosen by us.</li> </ul>	<b>Your policy cover</b> 2)  3)
<b>1 Main heating system</b> The total failure or complete breakdown of the main heating system (including a central heating boiler) in your home.	<ul style="list-style-type: none"> <li>A central heating boiler will only be covered if it has been serviced within the last 12 months prior to a breakdown.</li> <li>A main heating system which is more than 15 years old.</li> <li>LPG fuelled, oil fired, warm air, solar and un-vented heating systems; or</li> <li>boilers with an output over 60Kw/hr</li> </ul>	<b>Meaning of words &amp; terms</b> <b>Central Heating Boiler</b>  <b>What is not insured by this policy</b> 6)  7) a) b)
<b>2 Plumbing &amp; drainage</b> The sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system located within the home which causes a home emergency.	Blockage of supply or waste pipes due to freezing weather conditions.	<b>What is not insured by this policy</b> 18)
<b>3 Home security</b> Damage to or failure of external doors, windows or locks which compromises the security of the home.		
<b>4 Toilet unit</b> 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.		
<b>5 Domestic power supply</b> The failure of the domestic electricity or gas supply.	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.	<b>What is not insured by this policy</b> 9)

Significant features & benefits	Significant exclusions or limitations	Where found
<p><b>6 Lost keys</b> The loss or theft of the only available keys, if you cannot replace them, to gain access to the home.</p>	<p>Damage caused by gaining access to the home.</p>	<p><b>What is not insured by this policy</b> 8)b)</p>
<p><b>7 Vermin infestation</b> Vermin causing damage inside your home or a health risk to you.</p>		
<p><b>8 Alternative accommodation costs</b> Your overnight accommodation costs including transport following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in overnight.</p>	<p>You will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.</p>	<p><b>Claims procedure</b> 3.</p>
	<p>Any claim:</p> <ul style="list-style-type: none"> <li>• where costs have been incurred before we accept a claim</li> <li>• where there is no one at your home when the contractor arrives</li> <li>• involving a pre-existing problem</li> <li>• arising from any wilful or negligent act or faulty workmanship</li> <li>• for making permanent repairs once the emergency situation has been resolved</li> <li>• for damage that is caused by finding the cause of your claim and making the repair</li> <li>• relating to replacement of parts that gradually sustain wear and tear over time</li> <li>• relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks</li> </ul>	<p><b>What is not insured by this policy</b> 1)  3) 4) 5) 8) 8)b) 10) 11)</p>
	<p>Home Emergency Solutions is available for homes located in the United Kingdom, Channel Islands and the Isle of Man.</p>	

# How we handle complaints

## 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, Mondays to Fridays excluding bank holidays. For our mutual protection and 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 can 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, Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**Lloyd's, One Lime Street, London EC3M 7HA.**

## Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you can 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:



**0800 0234 567 or 0300 123 9123**



**complaint.info@financial-ombudsman.org.uk**



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR.**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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

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

**[www.arag.co.uk](http://www.arag.co.uk)**