

Hampshire Police Federation Insured domestic emergency insurance policy document

Status disclosure

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AXA Assistance (UK) Limited provides the services described in this certificate during the **period of insurance** for which **you** have paid the premium.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts.

Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. If changes are made, these will be confirmed to **you** separately in writing. Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to work.

Meaning of words

Wherever the following words and phrases appear in bold in this document and in this document, they will always have the following meanings.

1. Authorised Contractor

A tradesperson authorised in advance to carry out repairs under this policy.

2. Beyond Economical Repair

The point at which **we** deem the cost to repair your boiler exceeds its value.

3. Covered Events

Emergency to essential services within the **property** listed in the section below “**Covered Events - What is covered**”.

4. Emergency

The result of a sudden and unforeseen incident at the **property** which immediately:

- a) Exposes **you** or a third party to a risk to **yours** or their health or;
- b) Creates a risk of loss of or damage to the **property** and/or any of **your** belongings or;
- c) Renders the **property** uninhabitable.

5. Emergency Repairs

Work undertaken by an **authorised contractor** to resolve the **emergency** by completing a **temporary repair**.

6. Insured / You / Your

The policyholder and/or any member of the policyholder's immediate family normally living at the **property**.

7. Local Territory

United Kingdom (Great Britain, Northern Ireland, Isle of Man and the Channel Islands).

8. Period of Insurance

The period of time for which **you** continue to pay monthly premiums.

9. Permanent Repair

Repairs and/or work required to put right the fault which caused the **emergency** on a permanent basis.

10. Property

Your principal permanent place of residence in the **local territory**, which comprises of a private dwelling used for domestic purposes, excluding garage, garden and outbuildings.

11. Temporary Repair

A repair undertaken by an authorised contractor which will resolve an **emergency** but will need to be replaced by a **permanent repair**.

12. We / Us / Our

AXA Assistance UK Ltd or Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

How to make a claim:

To obtain **emergency** assistance contact the 24 hour Emergency Helpline on: 0344 701 6623

You should have the following information available upon request:

- **Your** name and home postcode
- An indication as to the nature of the problem

Domestic Emergency

If you suffer a **covered event** at **your property**, **you** should tell **us** on the emergency telephone number. **We** will then

- Advise **you** how to protect yourself and the **property** immediately
- Organise and pay up to £1000 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**.
- 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 £250 including VAT in total for:
 - your** overnight accommodation and/or
 - transport to such accommodation
 - If the temporary repair will cost more than £1000 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 £1000.

In some circumstances we may find it difficult to find an **Authorised Contractor** to attend **your Home** or deal with **your** emergency straight away. For example it may be difficult to find someone if

- A lot of people are experiencing similar problems resulting, in a surge in demand for **our Authorised Contractors**
- There is bad weather which is affecting the roads and **our Authorised Contractors'** ability to reach **you**
- Industrial action impacts our ability to provide emergency services
- It is difficult to obtain spare parts to repair equipment in **your Home** for example if they are for an unusual, old or specialist item
- There are other problems beyond our reasonable control which prevent **us** from responding as soon as we would like to do so

In these circumstances, if **you** would prefer, **you** may, with **our** agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of your contractor up to the amount of cover available up to your policy limits. Please provide an invoice or receipt from **your** own contractor to support **your** claim for reimbursement.

Covered Events - 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) Electricity complete failure within the **property**.
- d) Central heating or boiler failure.
- e) Animals or insects that are destructive in their natural behaviour or considered pests or nuisances: brown rats, black rats, house mice, field mice, squirrels, wasps' nests & hornets' nests only
- f) Broken or damaged windows, doors and locks presenting a security risk to the property
- g) Keys, permanent and irreplaceable loss of all keys required to gain access to the **Property** not including outbuildings, garages and sheds.

There are conditions and exclusions, 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.

What is not covered

The following are excluded from the insurance:

- 1) Any leaking or dripping tap that requires a new washer or replacing external overflows or replacing of boilers, cylinders, tanks, radiators and sanitary ware
- 2) External overflows, external guttering
- 3) Burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- 4) External water supply pipes after the internal stop tap
- 5) Septic tanks, swimming pool installations
- 6) Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the **12** months prior to **your** claim, you will be asked to produce the evidence at the time of the claim.
- 7) Boilers over **15** years old.
- 8) Boilers that are **beyond economical repair**
- 9) Warm air, solar and un-vented hot water systems or boilers with an output over 60 Kw/hr.
- 10) Shared water/drainage facilities
- 11) Material/labour charges covered by manufacturer/supplier/installer's

- 12) Replacement of light bulbs and fuses in plugs. Any failure of electricity that affects only part of the **property**
- 13) Loss, damage to windows, doors or locks for outbuildings garages and sheds.
- 14) 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.
- 15) Breakdown or loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment.
- 16) Any breakdown to flushing mechanism of toilets
- 17) Damage to boundary walls, hedges, fences or gates.
- 18) Pests outside the main dwelling e.g. in garages and other outbuildings.
- 19) Electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems.
- 20) 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.
- 21) Any circumstances in which making emergency repairs would contravene health and safety regulations and legislation or where a specialist contractor is required.
- 22) Loss of keys for outbuildings, garages and sheds.

We will not be liable for any of the following:

- 1) Loss or damage arising from circumstances known to **you** prior to the start date of this insurance.
- 2) Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware.
- 3) The cost of replacement parts due to natural wear and tear.
- 4) Loss or damage however caused to personal items, like paintings, electrical goods, jewellery, clothing, etc.
- 5) Any loss or damage to your property as a result of the emergency.
- 6) Any loss due to faulty installation of **your** plumbing, heating, electrical system within the **property**
- 7) Any faulty installation of a kitchen appliance
- 8) 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.
- 9) Any cost relating to the attempted repair by **you** or **your** own contractor.
- 10) 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.
- 11) Any **emergency** in a **property** that has been unoccupied for more than 30 consecutive days.
- 12) 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.
- 13) Any loss or damage arising as a consequence of:
 - a) war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; 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.

General Conditions

- 1) **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 the section entitled 'Home Emergency'
- 2) 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 **authorised contractor** in advance to make a **temporary or permanent repair**.
- 3) Claims may not be made under this policy for the first 14 days unless **you** are renewing an existing policy

- 4) **You** must produce the relevant identification including boiler service receipts on the demand of the contractor or **our** other nominated agent.
- 5) 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 of any claim.
- 6) 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**.
- 7) **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.
- 8) During any 12 month period **we** will not be responsible for more than three claims.

Complaints Procedure

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 or e-mail: homeemergencycomplaints@axa-assistance.co.uk

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
Exchange Tower, London, E14 9SR, UK
Or you can phone 0845 080 1800

These procedures do not affect **your** right to take legal action.

Cancellation Rights

Insured Domestic Emergency Assistance is included as part of a package of cover which is provided by the Police Federation. If **you** would like to cancel **your** membership of the group insurance scheme please contact the Police Federation.

We may cancel this policy without giving **you** notice if, by law or other reason, we are prevented from providing it.

We may cancel this policy without giving **you** notice and without refunding **your** premium if **you**:

- Make or try to make a fraudulent claim under **your** policy;
- Are abusive or threatening towards **our** staff; or
- Repeatedly or seriously break the terms of this policy.

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; **we** will keep **you** informed throughout your claim.

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 item 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 **your** police federation if **you** would like a copy of these terms and conditions in alternative format such as large print or audio.