

Policy summary

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Hampshire Police Federation Insured domestic emergency insurance cover policy summary	
<p>Below we have summarised some important facts about your Insured Domestic Emergency cover. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. If changes are made, these will be confirmed to you separately in writing. Insurer: Inter Partner Assistance SA</p> <p>The period of cover is the period for which you continue to pay your monthly premiums</p>	
Significant features and benefits	Significant and unusual exclusions or limits
<p>This insurance is not a 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.</p>	
<p>Domestic Emergency</p> <p>If you suffer a covered event at your property we will organise and pay up to £1,000 per claim including VAT, call out, labour, parts and materials to carry out an emergency temporary repair.</p> <p>In the event the property becoming uninhabitable and remaining so overnight because of the covered event, we will, subject to, prior agreement with yourselves, pay up to £250 including VAT in total for:</p> <ol style="list-style-type: none"> i. Your overnight accommodation and/or ii. Transport to such accommodation iii. 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. 	<p>During any 12 month period we will not be responsible for more than three claims.</p> <p>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.</p> <p>Claims may not be made under this policy for the first 14 days unless you are renewing an existing policy</p> <p>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.</p>

Covered Events	What is not covered
a. Plumbing problems related to leaking pipes, blocked drains or leaking radiators	Burst or leaking flexible hoses which can be isolated or leaking washing appliances.
b. Blockages in toilet waste pipes.	External water supply pipes after the internal stop tap
c. Electricity complete failure within the property	Shared water/drainage facilities.
d. Central heating or boiler failure.	Any leaking or dripping tap that requires a new washer or replacing external overflows or replacing of boilers, cylinders, tanks, radiators and sanitary ware.
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.	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.
f. Broken or damaged windows, doors and locks presenting a security risk to the property.	Boilers over 15 years old.
g. Keys, permanent and irreplaceable loss of all keys required to gain access to the property not including outbuildings, garages and sheds.	Septic tanks, swimming pool installations.
	Pests outside the main dwelling e.g. in garages and other outbuildings.
	Breakdown or loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment.
	Any emergency in a property that has been unoccupied for more than 30 consecutive days.
	Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware.
	External overflows, external guttering
	Warm air, solar and un-vented hot water systems or boilers with an output over 60 Kw/hr.

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.

Making 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

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 your complaint is not dealt with, you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).