

Home Emergency Insurance Policy

Thank **you** for choosing this policy.

Your policy provides assistance in the event of certain **home emergencies**, which impact the safety and security of **your home**, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an **emergency** caused by specified events when they do not already have relevant insurance cover.

It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

This policy provides assistance in the event of the **emergencies** outlined in the table below.

Please call us as soon as **you** are aware of the **emergency**.

Status disclosure

This policy is administered and provided by First2Protect. First2Protect is an appointed representative of PRIMIS Mortgage Network, a trading name of First Complete Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN:435779) for mortgage and non-investment insurance advice. First2Protect Limited is registered in England at 2nd Floor, Gateway 2, Holgate Park Drive, York YO26 4GB. (number 09014795).

This policy is underwritten by Inter Partner Assistance SA (IPA) UK Branch which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority

Register number is 202664.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited provides the services described in this policy.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between us.

Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The amount of **you** hold is shown in the accompanying policy certificate.

If **we** make any changes to **your** policy cover limit, these will be confirmed to **you** separately in writing.

Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

How to make a claim.

Please call us as soon as **you** are aware of the **emergency**.

You may not claim under a new policy for the first 28 days unless **you** are renewing an existing policy.

Are **you** having one of the following **emergencies**?

Plumbing and Drainage.
Failure of internal electrics.
Security (i.e. glazing & locks).
Pests.
Gas supply pipe.
Boiler & heating system
Roofing

If so, to obtain assistance, contact the 24 hour **Emergency** Helpline on: 0844 701 3954.

Please have as much information as possible to hand including **your** policy number, to enable us to assist **you** as quickly as possible.

What will happen next:

- If **you** suffer an **emergency** at **your home**, **you** should tell us on the **emergency** telephone number. **We** will then:
- Advise **you** how to protect **yourself** and **your home** immediately;
- Validate **your** policy and arrange for one of **our authorised contractors** to get in touch with **you** to make an appointment or to settle **your** claim on a **reimbursement basis**;
- **We**, along with **our authorised contractors** under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey;
- **We** will organise and pay up to £500 per claim including VAT, call out, labour, parts and materials to carry out an **emergency** repair.
- In the event of **your home** becoming uninhabitable for more than 48 hours and remaining so because of a covered event, **we** will contribute up to £250 inc VAT towards the cost of **your** (including **your** pets) accommodation including transport, on a **reimbursement basis**;
- **We** would always recommend that **you** arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **emergency** repair and contained the
- **Emergency** for **you**, as this may only provide a temporary solution to the problem.

Claims under this policy can only be made by

You, **your** immediate family, **tenant**, lodger or anyone calling on **your** behalf

If the **emergency** repair costs more than £500.

We will: require **you** to contribute the difference or subject to **our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, **we** would pay **you** up to £500 inc. VAT as a contribution to a repair which **you** will arrange **yourself**, taking account of costs already reasonably incurred by **our** authorised contractor, for the initial visit.

This will be in full and final settlement of **your** claim.

When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition, although **you** may find that this is covered under **your** buildings insurance.

In some circumstances **we** may find it difficult to deploy an authorised contractor to attend **your home** or deal with **your emergency** within a reasonable timescale. Examples of such circumstances are:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to £500 inc. VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. If a new boiler or heating system is installed, **you** will also need to provide the make, model, serial number and Gas Council number.

We will only reimburse the cost of the **emergency** repair applicable under the policy.

Other insurance

If **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **we** will only pay **our** share of the claim.

Getting our claims costs back

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **we** make.

Anyone making a claim under this policy must give us any help and information that **we** need.

Parts availability

Availability of parts is an important factor in providing **emergency** repairs. If **our** engineer does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

We may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. 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 may also be occasions where parts are no longer available. In these situations **we** will ensure **your home** is safe and if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

Meaning of words

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

1. Authorised Contractor

A tradesperson authorised by us to assess **your** claim, and carry out repairs in **your home** under this policy and under **our** delegated authority.

2. Covered / Insured Events

Emergency to essential services in **your home** listed in the section below headed "What is covered".

3. Emergency

A sudden and unforeseen incident in **your home** which immediately; exposes **you** or a third party to a risk to health or; creates a risk of loss or damage to **your home** and/or any of **your** belongings or; makes **your home** uninhabitable.

4. Emergency Repairs

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

5. Home

The property shown on **your** policy certificate used for domestic purposes only in the United Kingdom. It does not include detached garages, sheds, greenhouses and other buildings.

6. Insured / You / Your

The landlord as stated on the policy certificate and the **tenant** living at **your home**.

7. Period of Insurance

One year from the start or renewal date shown on **your** policy certificate. If a mid-term adjustment has been made, the date on **your** new policy certificate.

8. Reimbursement Basis

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/ authorised contractor's fully itemised invoice, **we** will pay **you** up to £500 inc VAT as a contribution to a repair which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim.

9. Temporary Repair

Repairs and/or work immediately required to stop further damage being caused by the **emergency**. **You** will need to replace this with a permanent repair.

10. Tenant

The occupier of **your home** used principally for domestic purposes under a rental agreement excluding unlawful or unofficial occupiers of the home.

11. Trace and Access

Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**.

12. United Kingdom

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that **your** claim will be settled on a **reimbursement basis**.

13. We / Us / Our

Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address. AXA Assistance (UK) Limited will arrange for **you** to receive the Home Emergency services described in this Policy using **authorised contractors**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will only pay for the emergency repair. We will not pay for any damage caused by the emergency. The emergencies listed below are covered under this policy:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of emergency repairs you can claim for. Please read them carefully to ensure this cover meets your needs. We do not wish you to discover after an emergency</p>

	has occurred that it is not covered under the policy. The following incidents are NOT covered under this policy:
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WHAT IS COVERED	WHAT IS NOT COVERED
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PLUMBING	
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<p>An emergency relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> ■ Your toilet; ■ Pipes leading to and from the shower or bath; ■ Internal section of the overflow pipe; ■ Central heating water pipes. 	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the home;</p> <p>Dealing with temporarily frozen pipes;</p> <p>External water supply pipes after the internal stop tap.</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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DRAINAGE	
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<p>An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of emergencies that you would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage. You will still be covered if you do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided you are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the home);</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning your drains and any descaling of your drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease</p>
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	<p>or cooking oil;</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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FAILURE OF INTERNAL ELECTRICS	
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<p>Failure of your electrics rendering your home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the home.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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SECURITY	
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Windows	Windows, keys and locks
<p>Broken and cracked windows which result in the home not being secure.</p> <p>We will undertake an emergency repair using boarding or similar material to resolve the immediate security risk.</p>	<p>Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the home is therefore secure.</p>
Keys and locks	
<p>Gaining access to, or securing your home through an external door where you have no alternative due to:</p> <ul style="list-style-type: none"> • lost or damaged keys; • stolen keys; • failure of the external locking mechanism to the door; <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the emergency).</p>	

WHAT IS COVERED	WHAT IS NOT COVERED
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INTERNAL GAS PIPE	
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<p>A leak from the internal gas supply pipe in your home between the meter and a gas appliance. We will repair or replace</p>	<p>Restoration of gas supply is not included. Please contact your Utility Company who will be able to arrange this for you;</p>
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<p>the section of pipe, following the isolation of the gas supply by the National gas Emergency Service.</p> <p>If you think you have a gas leak, you should immediately call the National Gas Emergency Service on 0800 111 999.</p>	<p>Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection;</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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BOILER AND HEATING SYSTEM	
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<p>Complete failure or breakdown of your primary heating/hot water system, resulting in no hot water and/or heating.</p> <p>We will also cover you for:</p> <ul style="list-style-type: none"> • A loss of water pressure within a boiler due to a fault; • A water leak from the boiler/heating system. <p>Included:</p> <p>Domestic gas boiler within your home, the output of which does not exceed 60Kw/hr. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue;</p>	<p>Commercial boilers or heating systems with an output of over 60kW/hr;</p> <p>Boilers over 15 years old.</p> <p>Any heating system which is not wholly situated within your home or is shared with neighbouring dwellings;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>Thermostatic valves;</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame;</p> <p>Any costs for the repair of your heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Boilers which are still working, but you suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to our authorised contractor;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of your boiler or main heating system;</p> <p>LPG fuelled, oil fired, solid fuel fired, warm air, solar and un-vented hot water systems or boilers with an output over 60 Kw/hr.</p> <p>Any repair or replacement of under floor heating systems, warm air units, air or ground source heat pumps.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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BOILER AND HEATING SYSTEM – BEYOND ECONOMICAL REPAIR	
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<p>Your boiler/hot water system may be deemed beyond economical repair (BER) by our authorised contractor if:</p> <ul style="list-style-type: none"> ▪ The total cost of parts to repair it (including VAT) exceeds 85% of the manufacturer’s current retail price of: <ul style="list-style-type: none"> ▪ the same or equivalent model of your boiler bought as new; or, if this is not available, ▪ a new boiler of the same or similar make, model and output as your boiler <p>where the average current retail price of parts required to complete the repair is based on the cost of such parts obtained through our nominated UK Suppliers.</p> <p>If we are unable to repair your boiler/hot water system:-</p> <ul style="list-style-type: none"> ▪ If your boiler/hot water system is deemed beyond economical repair (BER) by our authorised contractor, we will pay you £250 towards buying a replacement boiler or heating system. We can arrange to buy a new boiler or heating system on your behalf, in which case we will deduct the contribution of £250 from its cost, or you may claim the contribution on a reimbursement basis within 90 days of our attendance at your home or of your purchase of a new boiler or heating system. ▪ We will not pay the contribution to a new boiler if the parts needed to repair your existing boiler are obsolete. 	<p>Any fault arising due to sludge/scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if you reside in a hard water area (as per the Local Water Authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers’ instructions;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time;</p> <p>If you are a landlord, we would not be able to work on the boiler and/or heating system if you are unable to provide us with the most recent and valid CP12 document or Landlord Certificate.</p>
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WHAT IS COVERED	WHAT IS NOT COVERED
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TEMPORARY HEATING	
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<p>If you have no heating and a part needs to be ordered following the engineer’s first visit, or if we are unable to repair the boiler/heating system, you have the option to either purchase heaters up to a value of £50 inc VAT on a reimbursement basis. These heaters are yours to keep.</p> <p>Alternatively we can deliver two temporary heaters to your home.</p>	
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WHAT IS COVERED	WHAT IS NOT COVERED
ROOFING	
<p>An emergency relating to the roof where there is ingress of water due to storm or bad weather.</p> <p>We will undertake an emergency repair using tarpaulin or similar material to resolve the immediate home emergency.</p>	<p>Replacement of tiles (unless this is the only way to contain the emergency);</p> <p>Emergencies arising from poor roof maintenance or wear and tear;</p> <p>Damage caused to property and/or contents as a result of water ingress.</p>
WHAT IS COVERED	WHAT IS NOT COVERED
PESTS	
<p>Removal of rats, mice, wasps and hornets, where evidence of infestation in your home has been found</p>	<p>Pests found outside your home, such as in detached garages and outbuildings.</p>

General Exclusions

We will not cover the following:

- 1) A repair if **you** are aggressive towards **our authorised contractors** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- 2) Loss or damage arising from **emergencies** which were known to **you** before the start date of this policy;
- 3) Any loss where **you** did not contact us to arrange repairs;
- 4) Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
- 5) Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- 6) Any defect, damage or breakdown caused by modification, negligence or misuse;
- 7) Any loss or damage arising as a consequence of 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;
- 8) Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
- 9) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- 10) This insurance does not cover normal day to day maintenance at **your home** that **you** should carry out. 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**;

redefining / service

- 11) If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer;
- 12) No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
- 13) Cost of **Trace and Access** to locate the source of the **emergency**;
- 14) Any boiler inspections or any other **emergency** repairs where asbestos may be disturbed;
- 14) The removal of asbestos;
- 15) Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**. Otherwise known as **Trace and Access**.
- 16) When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
- 17) Where Health and Safety regulations or a risk assessment that has been carried out, prevent **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**;
- 19) **We** reserve the right to decline to renew **your** policy.

RENEWAL AND CANCELLATION RIGHTS

Renewals;

Before the end of **your** current **Home Emergency** policy, **we** will write to **you** to tell **you** about any changes to what is included in **your** agreement or any changes to **our** prices for the next year.

Unless **you** tell us when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year if **you** have chosen to pay by Direct Debit.

Cancellation – Your Rights

If **you** find that this cover does not meet **your** needs, please contact First2Protect on 01392 849892 within 14 days of receiving this document and they will arrange for us to cancel this policy. **You** will receive a full refund of **your** premium, provided **you** have not made any claims.

If **you** cancel the policy outside the 14 day period **you** will not be entitled to a refund.

Cancellation – Our Rights

We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- If **you** fail to make payment of premiums **we** will send **you** a reminder to do so. If **we** do not receive payment after two reminders **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- If **you** refuse to allow us reasonable access to **your home** in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **authorised contractors**.

If **you** otherwise cease to comply with the terms and conditions of this policy:

- **We** may cancel this policy without giving **you** prior notice if, by law, or other similar reasons **we** are unable to provide it.

If **we** exercise **our** rights to cancel the policy under this section, **we** will refund the premium paid proportionate to the remaining **period of insurance**, provided **you** have not made any claims. **We** reserve the right to refuse renewal of any individual policy.

We may cancel this policy with immediate effect if:

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

We will continue to honour any claims made before cancellation.

FRAUD, MISREPRESENTATION AND NON-DISCLOSURE

If **we** find that **you**, anybody insured by this policy or anyone acting for **you** has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may;
- Cancel or void **your** policy and all other policies which you hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;
- Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

Complaints Procedure

We will always aim to do **our** best. However there may be times when you are not happy with **our** services.

If **you** have a complaint about **our** service, you can write to **our** Customer Relations Manager at:
Customer Relations – Home Emergency Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. or you can phone us on : 01737 815 913 or you can email us at :
homeemergencycomplaints@axaassistance.co.uk

We will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution.

If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall,
Docklands, London, E14 9SR, UK.
or you can phone 0845 080 1800
E-mail: complaint.info@financialombudsman.org.uk

Following the complaints procedure does not affect **your** legal rights.

FSCS

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk

Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing our business and providing **our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of you or others involved in **your** home emergency, in order to provide the services described in this policy. By using our services, you consent to us using such information for these purposes,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending you feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use your personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide us with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information we hold about **you**, and **you** have other rights in relation to how we **use** your data (as set out in **our** website privacy notice – see below). Please let **us** know if you think any information we hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk alternatively, a hard copy is available from **us** on request.

Alternative Format

Please contact your insurance advisor First2protect on 01392 849892 if **you** would like to receive these term and conditions in an alternative format, for example on audio tape or in large print.