



**Your Home  
Emergency  
Policy Wording**



# Your Home Emergency

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# First2protect - Your Home Emergency Insurance

## Status disclosure

This policy is administered by, and provided by first2Protect. First2protect is an appointed representative of PRIMIS mortgage network, a trading name of First Complete Ltd, No.2, Methuen Park, Chippenham, SN14 0GB which is authorised and regulated by the Financial Conduct Authority (FRN: 435779). First Complete Limited is registered in England no: 05416236.

This policy is underwritten by Inter Partner Assistance SA (IPA) 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 firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://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 document 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. The cover You hold will be set out within this policy wording. 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.

## The Meaning of Words

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

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

**Beyond Economical Repair** The point at which We deem the cost to repair Your boiler exceeds its value

**Covered Events** Emergency to essential services within the **Property** listed in the section below "**Covered Events - What is covered**".

**Data Protection Laws** Applicable legislation protecting the personal data of natural persons, including in particular the Data Protection Act 1988 and any replacement to it (and from 25th May, The GDPR), together with guidance and codes of practice issued from time to time by relevant supervisory authorities.

**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 Your 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.

**Emergency Repairs** Work undertaken by an **Authorised Contractor** to resolve the **Emergency** by completing a **Temporary Repair**.

**GDPR** Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the Protection of natural persons with regard to the processing of personal data and on the free movement of such data including where appropriate any local implementing laws as updated from time to time.

**Insured/You /Your/Yours** The policyholder and/or any member of the policyholder's immediate family normally living at the **Property**.

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

**Period of Insurance** As shown on the accompanying cover letter.

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

<b>Property</b>	<b>Your</b> principal permanent place of residence in the <b>Local Territory</b> , which comprises of a private dwelling used for domestic purposes, excluding garage, garden and outbuildings.	<b>We</b> are unable to repair the boiler/heating system, <b>You</b> have the option to either i) purchase heaters up to a value of £50 inc VAT on a reimbursement basis. These heaters are <b>Yours</b> to keep ii) <b>We</b> can deliver two temporary heaters to <b>Your Property</b> .
<b>Temporary</b>	A repair undertaken by an Repair authorised contractor which will resolve an <b>Emergency</b> but will need to be replaced by a <b>Permanent Repair</b> .	
<b>We/Us/Our</b>	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 3954 and quote "first2Protect Home Emergency Insurance".

**You** should have the following information available upon request:

- **Your** name and home postcode
- **Your** Policy Number
- 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:

- a) Advise **You** how to protect yourself and the **Property** immediately.
- b) Organise and pay up to £500 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**.
- c) 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:
  - i) **Your** overnight accommodation and/or
  - ii) Transport to such accommodation
  - iii) If the **Temporary** repair will cost more than £500 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 £500.
- d) If **You** have no heating and a part needs to be ordered following the engineer's first visit, or if

## 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. **Your** toilet bowl or cistern is damaged by something falling on or hitting, or it stops working and **You** have no other working toilet.
- c) Electricity complete failure within the **Property**.
- d) Central heating or boiler failure.
- e) Broken and cracked windows which result in the **Property** not being secure.
- f) Gaining access to, or securing **Your Property** through an external door where **You** have no alternative due to: lost or damaged keys; stolen keys; failure of the external locking mechanism to the door.
- g) Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where **You** are unable to secure **Your Property**.
- h) Replacement of a single set of keys (if this is the only alternative to resolve the **Emergency**).
- i) Roof damage such as leaks or tiles blown off caused as a result of storm or bad weather.

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 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.

## General Exclusions - 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 that are **Beyond Economical Repair**. In the event **Your** domestic boiler is declared beyond economical repair **We** will make a contribution of £250 towards replacing it.
  - 8) 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.
  - 9) Shared water/drainage facilities.
  - 10) Material/labour charges covered by manufacturer/ supplier/installer's.
  - 11) Replacement of light bulbs and fuses in plugs. Any failure of electricity that affects only part of the **Property**.
  - 12) Loss, damage to windows, doors, locks or keys for outbuildings, garages and sheds.
  - 13) Double glazing where one pane is broken but the other is intact and the **Property** is therefore secure.
  - 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) Damage to boundary walls, hedges, fences or gates.
  - 17) Electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems.
  - 18) 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.
  - 19) Any circumstances in which making **Emergency Repairs** would contravene health and safety regulations and legislation or where a specialist contractor is required.
  - 20) 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 and hornets' nests only.
- 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: 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 48 hours unless **You** are renewing an existing policy.

**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.

- 4) **You** must quote **Your** policy number when calling for help. **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  
South Quay Plaza, 183 Marsh Wall, Docklands,  
London, E14 9SR, UK

Or **You** can phone 0800 023 4567.

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

## Cancellation 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 refund of **Your** premium provided **You** have not made any claims.

If **You** cancel the policy outside the 14 day period there is no refund of premium.

**We** may cancel this policy by giving **You** at least

seven days written notice at **Your** last known address held for **You** by by first2protect for the following reasons:

- If **You** fail to make payment of premiums;
- If **You** refuse to allow us reasonable access to **Your Property** in order to provide the services **You** have requested under this policy or if **You** fail to co-operate with **Our** representatives;
- If **You** otherwise cease to comply with the terms and conditions of this policy in any significant respect; and/or
- If the cost of providing this policy becomes prohibitive.

**We** may cancel this policy without giving **You** prior notice if, by law, **We** are prevented or otherwise impeded from providing it.

If **We** exercise **Our** rights to cancel the policy under this section there is no refund of premium. **We** reserve the right to refuse renewal of any individual policy.

**We** may also cancel this policy without giving **You** prior notice and without refunding your premium 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.

Payment of valid claims made before cancellation will be made despite subsequent cancellation 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.

## How personal information about you will be used

Where **We** handle **Your** personal information this will be done in accordance with Data Protection Laws. If

**You** would like more detailed information on how **We** would handle **Your** personal information **You** can read **Our** privacy notice which can be found at [www.arclegalassistance.co.uk](http://www.arclegalassistance.co.uk) or write to **Us** at:-  
The Data Protection Officer, AXA UK Plc, 5 Old Broad Street, London, EC2N 1AD

Telephone calls may be recorded to meet **Our** regulatory obligations and for training and monitoring purposes.





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