



PLUS

Your Home Emergency policy wording

Version: 11/24

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If **you** would like this or other documents in large print or on audio tape, please contact **us**.

Home Emergency summary

This is a summary of **your Home Emergency** cover and should be read in conjunction with the rest of this booklet, which details the full terms and conditions of **your** cover.

What is home emergency?

We will help **you** with certain emergencies in **your home**.

We use the term '**emergency**' to mean a specific thing, which is:

A sudden and unexpected incident in **your home**, which:

- makes **your home** unsafe or insecure; or
- causes damage to **your home** or its contents; or
- leaves **your home** without essential services, such as heating or hot water; or
- causes a risk to health or makes **your home** uninhabitable.

What will Policy Expert do?

We will arrange for a **contractor** to carry out **emergency work** at **your home**. This is a **temporary repair** to remove the health risk, make **your home** secure or restore **your** essential services, if possible.

As this is a **temporary repair** **you** will need to arrange further works to permanently resolve the situation. For example, **our contractor** may isolate a leaking radiator, allowing **you** to turn **your** heating back on, but won't be able to repair the radiator. **You** would need to arrange for a **permanent repair** of the damaged radiator. If **you** fail to carry out the **permanent repair**, **you** will not be insured for any further **emergency work** of a similar nature.

We will pay the following **contractor's** costs for **emergency work**:

1. their callout charge;
2. their labour charge; and
3. the cost of available **parts**.

What emergencies are covered?

There are certain types of **emergency** that **we** can help with, listed below. Full details of these are given in the What is covered section of this booklet.



Boiler Your boiler is not heating your home or producing hot water	✓
Plumbing Blocked or leaking pipes causing damage in your home	✓
Toilets Broken flushing mechanism, blocked or overflowing toilet	✓
Drainage Blocked waste pipes or external drains within the boundaries of your property	✓
Security Broken external door, window or lock which prevents you from securing your home	✓
Pest infestation Wasp, hornet, mice, rat, and cockroach infestation in your home	✓
Roofing Storm damage to your roof allowing water to get in and cause damage your property	✓
Electrics Failure of your electricity supply to fuse boxes, sockets, switches and light fittings	✓
Gas Damaged gas pipe	✓
Overnight accommodation When your home is uninhabitable because of one of the above emergencies	£1,000*
New boiler contribution If we can't fix your boiler, we'll give you money towards a new one	Up to £500*
Alternative heating If we can't get your boiler back up and running, we'll give you money towards other heating sources	£100*
Single claim limit	£1,000
Yearly limit	Unlimited

*on top of **your** claim limit

This policy does not cover everything that **you** might think is an '**emergency**'. It is not a maintenance policy, so does not provide cover for routine maintenance to **your home**, including replacing **parts** that wear out over time, descaling water pipes or mending leaking taps.

Important information

Other things **you** should know about **your Home Emergency** policy:

- Claims must be made within 48 hours from discovering the **emergency**.
- **You** can't claim in the first 7 days of this policy, unless **you** held equivalent insurance immediately before the start of this policy.
- **Your boiler** must be serviced at least every 15 months for **your boiler** cover to be valid.
- This policy does not cover **boilers** over the age of 15.
- **Home Emergency** does not cover any invasive exploratory work, for example if **we** needed to dig up **your** floor, or remove panelling, flooring or tiles to find the source of the **emergency**. However, 'Trace and Access' cover may be provided with **your** Buildings insurance in **your** main home insurance policy.
- There is no excess to pay on **your Home Emergency** claim.
- **Home Emergency** claims do not affect the no claim discount on **your** home insurance.

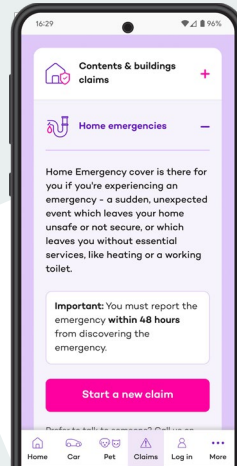
How to claim

It's easy to make a home emergency claim.

Get things moving **as fast as possible**:
Tell us about your claim online at
www.policyexpert.co.uk/claims

You must report the emergency within
48 hours from discovering the emergency.

If you'd prefer, you can ring us on 0330 0600
681, but please note that queues may delay
your process.



Important

If **you** think **you** have a gas leak, **you** must immediately contact the National Gas Emergency Service on **0800 111 999**.

The National Gas Emergency Service will attend **your property** and isolate the leak.

What we will do

1. Send a **contractor** to **your home** as soon as possible (taking into account restrictions such as extreme weather conditions).
2. **We** and the **contractor** will decide when and how to do the **emergency work**.
3. The **contractor** will leave **your home** safe and habitable.

We will take all reasonable steps to avoid damaging **your home** further while carrying out **your** repair, but **we** are not responsible for putting it back to its original condition or repairing the damage caused by the **emergency**.

We will only carry out a **permanent repair** if this would not cost more than doing a **temporary repair**.

Charges and limits

The **contractor** will charge the cost of all **emergency work** covered by this policy directly to **us**.

If, when **our contractor** arrives, there is no-one at **your home** who has authority to agree any work that is needed, or there is no answer, their callout charge will be deducted from **your** remaining claims limit.

Our contractor will tell **you** if the cost of the **emergency work** is over the policy limit. If this is the case, **you** can choose to have the work done and pay the amount over the limit yourself directly to the **contractor**. If **you** do not pay the additional amount over **our** limit, **we** will not be able to carry out any **emergency work**.

Any extra costs for work **you** have asked the **contractor** to carry out (for example, fitting replacement **parts** or using **parts** which are of a higher standard than are needed for a **temporary repair**) should be made by **you** directly to the **contractor**. Policy Expert is not liable for any works **you** agree to above what is provided by this policy.

Availability of parts

There may be times when replacement **parts** are delayed or are no longer available because of circumstances beyond **our** control. **We** are not responsible for any inconvenience this may cause. However, in these situations, **we** will endeavour to make **your home** safe and secure if possible.

Parts may be new or reconditioned and may not be from the original manufacturer. **We** may not replace **parts** on a like-for-like basis but will provide an alternative suitable for containing the **emergency**.

Reimbursement basis

In some circumstances **we** may agree that **you** can arrange for **your** own tradesperson to deal with the **emergency**. **You** must get **our** permission before arranging this. This policy will not pay for any costs or charges for work **you** arrange before **we** have agreed to it.

If **you** arrange for **your** own tradesperson to carry out any **emergency work**, please provide an invoice or receipt from them to support **your** claim for a refund. The invoice or receipt must show each cost separately, including callout, labour and **parts**.

We will refund the reasonable cost of any **emergency work** that is covered under the policy. Or, **we** will pay **you** a cash settlement for the same amount it would have cost **us** to use **our contractor**. The most **we** will pay for each claim is £1,000.

Policy definitions

The following words have specific meanings wherever they appear in this booklet. They will always appear in bold. The definitions here may be different to those in **your Home Insurance Policy Wording**.

Authorised insurers

The panel of insurers that **we** have arranged this insurance with.

You only need to contact **us** about **your** insurance, and **we** will arrange everything with the authorised insurers on **your** behalf.

Details of our **authorised insurers** can be found in the **Regulatory Information section** of this booklet.

Boiler, boilers

This includes:

1. a single domestic boiler and any controls which form part of the boiler;
2. room thermostats; and
3. hot-water pipes leading to or from **your** boiler.

This does not include:

1. any form of solar heating;
2. any non-domestic system;
3. any heating system that isn't completely situated in **your home** or which **you** share with **your** neighbours; and
4. anything that heats **your home** that is not a domestic boiler.

Contractor

A suitably qualified person, company or organisation approved and instructed by **us** to carry out **emergency work**. **We** will make any payments directly to the contractor.

This may include a local authority in the case of **pest infestation**.

Emergency

A sudden and unexpected incident in **your home**, which:

- makes **your home** unsafe or insecure; or
- is causing continual damage to **your home** or its contents; or
- leaves **your home** without essential services, such as heating or hot water; or
- causes a risk to health or makes **your home** uninhabitable.

Emergency work

The reasonable efforts a **contractor** makes to deal with an **emergency** during a visit to **your home**. This will be a **temporary repair** or, if it can be done at a similar cost, a **permanent repair**.

The **contractor's** cost for emergency work is limited to:

1. their callout charge;
2. their labour charge for the repair;
3. the cost of available **parts**.

Home

The main building which **you** live in, including garages and lofts which are part of or attached to the main building, at the address shown on **your schedule**.

Home does not include any detached garage, garden, outbuilding, shed or greenhouse.

Parts

Parts carried with or readily available to the **contractor** which are required to undertake **emergency work** to contain the **emergency**, including any repair materials required to fit the parts.

Our contractor may be able to repair any broken or damaged part even if the policy does not cover replacing it.

Period of insurance

The period shown in **your schedule** which **we** agree to provide cover for, as long as **you** have paid the full premium to **us**.

If the policy is cancelled, the period of insurance ends on the cancellation date.

There is no cover for claims which arise within the first seven days after the start date of this insurance, unless **you** held equivalent insurance immediately before the start of this policy.

Permanent repair

Repairs or work needed to permanently deal with the cause of the **emergency**.

We will only carry out a permanent repair if this would not cost more than doing a **temporary repair**.

Schedule

The document which provides details of **you** (the policyholder) and is attached to and forms part of this policy.

Storm

A period of violent weather defined as:

- a gale of Force 10 or above (as defined under the internationally recognised Beaufort Scale) reaching wind speeds of at least 55 mph; or
- torrential rain that falls at a rate of at least 25mm per hour; or
- snow that falls to a depth of at least 30cm in 24 hours; or
- hail so severe that it causes damage to hard surfaces or breaks glass.

Temporary repair

Repair work that is needed immediately to stop further damage being caused by the **emergency**. This may not be a lasting solution and **you** must replace a temporary repair with a **permanent repair**.

You will need to arrange further works to permanently resolve the situation. For example, **our contractor** may isolate a leaking radiator, allowing **you** to turn **your** heating back on, but won't be able to repair the radiator. **You** would need to arrange for a **permanent repair** of the damaged radiator. If **you** fail to carry out the **permanent repair**, **you** will not be insured for any further **emergency work** of a similar nature.

We, us, our

Policy Expert (a trading name of QMetric Group Limited), on behalf of **our authorised insurers**, and anyone we appoint to represent us.

You, your

The person named in the **schedule** as the policyholder.

What's covered

We will pay up to £1,000 (including VAT) per claim for **emergency work** to be carried out at **your home** to contain an **emergency** relating to the following.

Home Emergency Plus provides unlimited callouts per year.

Boiler

✔ Your cover	✘ What is not covered
<p>What is covered</p> <p>Complete failure or breakdown of your main boiler, resulting in no hot water and/or heating.</p> <p>For example:</p> <ul style="list-style-type: none">• a water leak from your boiler;• your boiler is not producing any hot water or heating in your home; or• your boiler does not switch on. <p>What we will do</p> <p>We will pay for emergency work to be carried out to contain the emergency. Our contractor will visit your home, and attempt to complete a temporary repair of your boiler, if possible.</p>	<ol style="list-style-type: none">1. Any non-domestic heating system or boiler with an output of over 60kW/hr.2. Any boiler over 15 years old.3. Any boiler or system that is not serviced by an authorised tradesperson every 15 months or more often if the manufacturer recommends this (we will need proof of the service before we carry out any work).4. Any fault arising due to sludge, scale, rust, or debris within the boiler.5. Descaling and any work (including power flushing) that is needed as a result of hard-water deposits or damage caused by hard water or sludge from corrosion.6. Replacing boilers, cylinders, boiler pumps, boiler fans, heat exchangers, immersion heaters and electrodes.7. Lighting boilers, operating them correctly, or adjusting the time or temperature controls, or replacement controls where the boiler can be safely operated manually.8. Adjusting the water pressure that is not caused by a fault in your boiler.9. Any loss or damage caused as a result of lack of fuel.

Important

If **you** think **you** have a gas leak, **you** must immediately contact the National Gas Emergency Service on **0800 111 999**.

The National Gas Emergency Service will attend **your** property and isolate the leak.

Alternative heating contribution

✔ Your cover

If **we** have accepted a **boiler** claim and it is not possible to get **your** heating working six hours after **your** claim was accepted, or after **our contractor** has left **your home**, **we** will contribute up to £100 (including VAT) towards the cost of buying or hiring alternative heating sources if **we** consider this necessary given the temperatures in **your home**.

We must approve this before **you** make a claim. **You** must provide an original receipt for the alternative heating.

Please note: This only allows for a temporary heat source within **your home** and does not allow for payment towards the utility bill of another home should you opt to stay elsewhere.

✘ What is not covered

We will only pay for one incident in any **period of insurance**.

New boiler contribution

✔ Your cover

If **we** have accepted a **boiler** claim, but in the opinion of **our contractor**, it is beyond economical repair, **we** will contribute (£250/an amount) towards buying a new boiler. **You** will be responsible for arranging the replacement.

The most **we** will pay in any one **period of insurance**, including VAT, is:

- £500 for a **boiler** aged up to 4 years;
- £300 for a **boiler** aged up to 7 years;
- £200 for a **boiler** aged up to 10 years; or
- £150 for a **boiler** aged up to 15 years.

We must approve this before **you** make a claim. **You** can claim **our** contribution by sending **us** a copy of **your** receipt for the new **boiler** within 90 days of the original **emergency**.

✘ What is not covered

1. Claims for **boilers** over 15 years old.
2. Any claim for new boiler contribution that is more than 90 days after the original emergency.

We will only pay for one incident in any **period of insurance**.

There is no further cover for **your** old **boiler** once a **new boiler contribution** has been paid.

Plumbing

✔ Your cover

What is covered

Blocked or leaking pipes or joints causing an **emergency in your home**. Blocked or leaking water storage tank causing an **emergency in your home**.

For example:

Blocked or leaking:

- hot- or cold-water pipe;
- water storage tank; or
- pipe leading to or from any fixed sink, shower, bath or toilet.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency**. **Our contractor** will visit **your home** and attempt to complete a **temporary repair**, if possible. This may include:

- repairing a leaking pipe or joint;
- clearing a blocked sink;
- isolating a leaking hot water cylinder, water storage tank or radiator.

If **our contractor** cannot repair a leak, for example from a radiator, they may be able to isolate it so you can turn **your** heating back on.

✘ What is not covered

1. Repairs to any outside pipes and tap.
2. Repairs to overflows which are not causing water damage inside your home.
3. Cleaning or descaling and any work arising from deposits of hard-water scale.
4. Any dripping or leaking taps, nozzles or any other parts of the plumbing system where water is safely escaping down a drain.
5. Failure of waste-disposal units.
6. Replacing water storage tanks, immersion tanks and heaters, cylinders, radiators, showers and sanitaryware (sinks, toilets), pumps (including sewage pumps, drainage pumps, shower pumps, twin pumps), waste disposal unit, macerators, Saniflo and similar systems (although **our contractor** is not able to replace these items, they will attempt to undertake a **temporary repair** of them).
7. Frozen pipes which have not caused any permanent damage.
8. Water leaking from swimming pools or hot tubs.
9. Repairs to domestic appliances that are leaking water, including burst or leaking flexible hoses.
10. Any pipework leading to a Saniflo or similar system.

Information

Trace and Access

Home Emergency does not cover any invasive exploratory work, for example if **we** needed to dig up **your** floor, or remove panelling, flooring or tiles to find the source of the **emergency**. However, 'Trace and Access' cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

Garage and outbuildings

Home Emergency does not cover any blocked or leaking pipes and storage tanks in **your** detached garages or outbuildings. However, this cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

Toilets

✔ Your cover

What is covered

1. Damage to the flushing mechanism of a toilet in **your home**.
2. A toilet being blocked in **your home**.
3. Any toilet in **your home** which is overflowing, creating a risk to health.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency**. This may include:

- repairs to a blocked or leaking toilet; or
- repairs to a non-flushing toilet.

✘ What is not covered

1. Any claim if **you** have access to another toilet in **your home**, unless the leak is causing a risk to health.
2. Blocked toilets, if the blockage has been caused by deliberate misuse, such as flushing baby wipes down the toilet.
3. Saniflo toilets or similar systems.
4. The cost of replacement ceramics.

Information

Toilets in your home

Home emergency covers **emergency** situations only. If a toilet is blocked or its flushing mechanism isn't working, it will not be considered an **emergency** if **you** have another working toilet that **you** can use. If no other toilet is available to **you**, because **you** only have one or because they are all blocked or broken, this would be considered an **emergency**. Any toilet that is overflowing causing a risk to health, is considered an **emergency**.

Trace and Access

Home Emergency does not cover any invasive exploratory work, for example if **we** needed to dig up **your** floor, or remove panelling, flooring or tiles to find the source of the **emergency**. However, 'Trace and Access' cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

Garage and outbuildings

Home Emergency does not cover any blocked or leaking pipes and storage tanks in **your** detached garages or outbuildings. However, this cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

Drainage

✓ Your cover

What is covered

An **emergency** caused by blocked waste pipes and/or external drains within the boundary of **your property** which can be cleared by rodding or jetting.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency** by clearing the blockage, if possible. This will be by:

- rodding (where a cable is inserted into the pipe); or
- jetting (where the water is flushed through the pipe).

✗ What is not covered

1. Public sewers, drains and pipes which are maintained by local utility companies or under a service agreement.
2. Soakaways, guttering and downpipes.
3. Damage to drains caused by structures which do not meet local building regulations.
4. Frozen pipes that have not caused a permanent blockage.
5. Cleaning or descaling your drains and any work arising from deposits of hard-water scale.
6. Clearing drains when needed due to misuse, such as flushing baby wipes down the toilet or putting grease or cooking oil down the drain.
7. Any pipework leading to a Saniflo or similar system.
8. Any drains which allow water to escape safely, however slowly.

Information

Trace and Access

Home Emergency does not cover any invasive exploratory work, for example if **we** needed to dig up **your** floor, or remove panelling, flooring or tiles to find the source of the **emergency**. However, 'Trace and Access' cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

Security

✔ Your cover

What is covered

Damage to external doors or windows which means that **you** cannot secure **your home**, including:

- broken or cracked external windows;
- damage to an external door; or
- failure of or damage to any lock on external doors or windows.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency**. This may include:

- boarding up a broken window or door to secure **your home**;
- providing a temporary lock and a single set of keys, if there is no other method of securing **your home**.

✘ What is not covered

1. Locks on windows which cannot be publicly accessed, which may include windows on the 2nd floor and above.
2. Any damage caused deliberately by **you** or **your** family.
3. Double glazing where one pane has been broken, but the other is intact.
4. Fences, gates, outbuildings and detached garages.
5. Garage doors (we will secure the door between **your** garage and the main building).
6. Lost keys where **your home** is secure.

Pest infestation

✓ Your cover

What is covered

An infestation in **your home** which prevents the use of one or more rooms in **your home**, by:

1. wasps
2. hornets
3. mice
4. rats
5. cockroaches

What we will do

We will remove the pest infestation. **Our contractor** will determine the best way to manage the infestation. This may include using poison or bait.

✗ What is not covered

1. Pests in outbuildings and detached garages.
2. Removal of the nest itself if not required to remove the pest.
3. Damage caused by the pests.
4. Permanent proofing works to the property to prevent further infestation.
5. Pest infestation by any pests not listed above.
6. Repeat claims where **you** have failed to follow previous guidance from **us** or the **contractor** designed to prevent continued or further infestation.

We will only pay for two incidents in any **period of insurance**.

Information

If there is a pest infestation in **your home** that **we** do not cover, please check with **your** local council to see if they provide more information to help control **your** specific pest infestation. <https://www.gov.uk/report-pest-problem>

Bees are not usually seen as pests, but if **you** have a swarm of bees at **your** property or require more information, go to the British Beekeepers Association website <https://www.bbka.org.uk/>.

Bats are a protected species in the UK. **You** will need to contact the Bat Conservation Trust (information can be found at www.bats.org.uk/ or call the National Bat Helpline: 0345 1300 228 for more information.

Roofing

✓ Your cover

What is covered

Storm damage to the roof of **your home** which causes damage to (or is likely to cause damage to) the inside of **your home** from water entering.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency**. This may include:

- preventing water getting into **your home**, eg by using tarpaulin; or
- preventing any water that enters **your home** from causing damage, eg by arranging for it to be collected or diverted.

✗ What is not covered

1. Water leaks that are caused by poor roof maintenance, blocked guttering or wear and tear.
2. Water leaks through flat, felt and glass roofs.
3. Damage to property or contents from water entering your home.

Information

'**Storm**' has a specific meaning in this policy. When **we** say **storm we** mean:

A period of violent weather defined as:

- a gale of Force 10 or above (as defined under the internationally recognised Beaufort Scale) reaching wind speeds of at least 55 mph; or
- torrential rain that falls at a rate of at least 25mm per hour; or
- snow that falls to a depth of at least 30cm in 24 hours; or
- hail so severe that it causes damage to hard surfaces or breaks glass.

Please understand that in the event of storms, **our contractor** will only be able to attend once the **storm** has passed and it is safe to carry out works.

Damage to property

We will arrange a **temporary repair** under **your Home Emergency** cover. However, a **permanent repair** or replacement may be provided within **your** Buildings and Contents insurance in **your** main home insurance policy.

Electrics

✓ Your cover

What is covered

An **emergency** relating to a failure of **your** electricity supply from the electric meter in **your home** to fuse boxes, sockets, switches and light fittings.

For example:

- failed wiring to immersion heaters and **boilers**;
- failed wiring to sockets, switches, and light fittings;
- breakdown of a fuse box; or
- lost power to a circuit.

What we will do

We will pay for **emergency work** to be carried out to contain the **emergency**, for example by isolating the faulty electrics to make the area safe.

✗ What is not covered

1. The interruption or disconnection of public services to **your home** for whatever reason.
2. Wiring that is outside **your home**, including outside lighting and any electricity supply to outbuildings or garages.
3. Replacing light bulbs or fuses in plugs and any other routine tasks to maintain items which use electricity.
4. Failure of the electricity supply to burglar or fire alarms, CCTV systems or garage doors.
5. Breakdown, loss, damage or repairs to electric showers or domestic appliances, e.g. washing machines, kettles, televisions.
6. Wiring or electrics in shared areas.
7. The plumbing and filtration system for swimming pools.
8. Solar-powered electricity systems.

Gas

Important

If **you** think **you** have a gas leak, **you** must immediately contact the National Gas Emergency Service on **0800 111 999**.

The National Gas Emergency Service will attend **your** property and isolate the leak.

You should also:

- open all windows and doors to let fresh air in;
- void switching anything electrical on or off;
- put out any candles and refrain from lighting a cigarette or striking a match. An open flame could cause the gas to catch fire.

✓ Your cover

What is covered

Damaged gas supply pipes in **your home** following the isolation of the gas supply by the National Gas Emergency Service.

What we will do

Repair or replace a damaged gas supply pipe or cooker hose.

✗ What is not covered

1. The gas supply pipe before the meter.
2. The interruption or disconnection of public services to **your home** for whatever reason.
3. Breakdown, loss, damage or repairs to domestic appliances.
4. Any pipe that **you** are not responsible for.

Information

Restoration of gas supply

We are not able to restore **your** gas supply. Please contact **your** gas supplier who will arrange this.

Gas supply pipe

We cannot replace the gas supply pipe before the meter. Please contact **your** gas supplier who will arrange this.

Overnight accommodation

✔ Your cover

If **we** agree that **your home** is uninhabitable as a result of an **emergency**, **we** will pay up to £1,000 (including VAT) in any one **period of insurance** for overnight accommodation (on a room only basis) for **you**, **your** family and any pet dogs and cats normally living with **you**.

We will also cover reasonable travel expenses to and from that accommodation. **You** must provide original receipts showing these costs.

✘ What is not covered

1. The cost of overnight accommodation for anyone who is not a member of **your** family and does not permanently live with **you** in **your home**.
2. More than two nights hotel accommodation.

General conditions

The following conditions apply to all sections of this policy.

Providing accurate and complete information

A copy of the questions and answers that **you** gave **us** is available in **your** account on **our** website, or **you** can ask **us** for a printed copy. **You** must check this information carefully and let **us** know immediately if any of the information **you** have given **us** is incorrect.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, when taking out or varying this policy **you** must take reasonable care to give accurate and complete answers to all questions **we** ask and make sure that all information **you** give **us** is true and correct.

It is important that the information **you** provide is correct. If **we** find that it is not correct, **we** may:

- cancel **your** policy;
- refuse to pay any claim;
- pay only part of a claim;
- reassess **your** premium;
- alter the level of **your** cover; or
- treat **your** policy as though it had never existed.

Changes in your circumstances we need to know about

You must tell **us** about any changes to the answers **you** gave **us** when taking out this policy and any changes in **your** circumstances which happen during the **period of insurance**.

It is important that **you** tell **us** about a change before it happens or as soon as **you** know about it, including:

1. If **your** address changes.
2. If the property is no longer **your** main **home**.

Please contact **us** if **you** are unsure whether a change in circumstance may affect **your** policy.

When **you** tell **us** about a change **we** will let **you** know if it will affect **your** insurance. For example, **we** may change the terms of **your** insurance, **you** may have to pay more for **your** insurance, or **we** may cancel **your** insurance in line with the [Cancellation](#) section below.

If **you** don't tell **us** when **you** realise that information **you** have provided is inaccurate, or if **you** fail to tell **us** about any changes to **your** circumstances, **we** will not pay **your** claim, and **we** may cancel the policy in line with the [Cancellation](#) section below or **we** may treat this policy as if it had never existed.

Cancellation

If **you** decide that, for any reason, this policy does not meet **your** insurance needs, **you** may cancel it at any time by letting **us** know.

Write	Policy Expert 1st Floor, Exchange House 450 Midsummer Boulevard Milton Keynes MK9 2EA
Phone	0330 0600 601

Our refund and fees policy

If **you** cancel the policy **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for, as long as **you** have not made a claim. If **you** have made a claim **you** will not receive any refund of premium.

Any cancellation fees which may apply are set out in **our** terms and conditions on **our** website at www.policyexpert.co.uk/terms-and-conditions/

Our right to cancel your policy

We have the right to cancel **your** policy at any time if there is a valid reason for doing so, (for example, if **you** haven't given **us** the correct information or if **you** have used threatening or abusive behaviour or language towards **our** staff or **contractors**), by sending 14 days' notice to **you** at the last address **we** have on file for **you**. If **you** have committed fraud the policy will end, without notice, from the time of the fraudulent act. **We** will tell **you our** reason for cancelling the policy.

As long as **you** have paid the premium in full, **you** will be entitled to a refund of any premium **you** have paid that relates to the period shown on the insurance documents that has not yet passed (unless **we** cancel **your** policy because of fraud).

Any cancellation fees which may apply are set out in **our** terms and conditions on **our** website at www.policyexpert.co.uk/terms-and-conditions/

Reasonable care and preventing loss

You must take reasonable care to a **your home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.

Access

You must give **us** reasonable access to **your home** so that **we** can carry out work that is needed under this policy. For example, if **your boiler** is in the loft, **you** must make sure there is a safe ladder, and adequate lighting and flooring. Adequate parking must be available for **our contractor**.

You must follow the advice given by **us** or **our contractor**, including removing furniture if this is necessary.

Repairs

We will arrange for a **contractor** to carry out **emergency work** at **your home** to contain the **emergency**. This is a **temporary repair** to remove the health risk, make **your home** secure or restore **your** essential services. As this is a **temporary repair** **you** may need to arrange further works to permanently resolve the situation. For example, **our contractor** may isolate a leaking radiator, allowing **you** to turn **your** heating back on, but won't be able to repair the radiator.

If **you** fail to carry out the **permanent repair**, **you** will not be insured for any further **emergency work** of a similar nature.

Similarly, during a repair **we** may identify extra work that is needed to bring **your home** up to regulatory standards. This extra work is not covered by this policy.

We will not be able to repair any items that have been recalled by the manufacturer.

Contracts (Rights of Third Parties) Act

Any person, company or business who is not named on this policy will not have any rights to enforce any terms or conditions of this policy. This will not affect any other rights that person, company or business has apart from under this Act.

Fraud

You must not act in a fraudulent way.

This means that **you** (or anyone acting for **you**) must not, for example:

- mislead **us** or **your authorised insurers** in any way in order to get insurance from **us**, to get a better deal or to reduce **your** premium;
- make a claim under this policy knowing the claim is false or exaggerated in any way;
- give **us** a document to support a policy or claim, knowing the document is forged or false in any way; or
- make a claim that relates to any loss or damage caused by something **you** have deliberately done or been involved in.

If **you** make a fraudulent claim **we** can:

- refuse to pay the claim;
- recover from **you** any amounts **we** have paid relating to the claim;
- treat the policy as having been cancelled from the time of the fraudulent claim;
- refuse to pay any other claim under this policy which relates to an event that happened after the fraudulent claim;
- not return any of the premiums **you** have paid under the policy; and
- report the matter to the police.

We have the right to recover from **you** **our** (or **our** representatives') costs in investigating any fraudulent claim.

If **you** deliberately give **us** false information when taking out, renewing or amending **your** policy, **we** can:

- treat the policy as if it never existed or the amendment as if it had not been made;
- refuse all claims;
- recover from **you** the amount of any claims **we** have already paid under this policy;
- keep any premium **you** have paid; and
- report the matter to the police.

Law that applies

This policy will be governed by the laws of England and Wales and be subject to the jurisdiction of the courts of England and Wales.

Other insurance

We will not pay any claim that would be covered under any other insurance policy if this policy did not exist.

However, if the other insurance cover has all been used up, **we** will pay the amount that is over the cover available under that other insurance. If there is more than one insurance policy in place, the total amount **you** receive will not be more than the amount **we** would have to pay **you** if only this policy was in place.

Recovering costs

We may take proceedings at **our** own expense, in **your** name, to recover any amounts **we** have to paid under this policy.

Premium payments

If **we** have not been able to collect a premium payment or **your** credit agreement is cancelled, **we** will contact **you** to ask for the payment by a specified date. **We** will give **you** at least 14 days' notice, in writing, if **we** intend to cancel **your** insurance because **we** have not received a payment.

If **you** do not pay by that date, **we** will cancel **your** policy immediately and tell **you** **we** have done this.

We will not pay any claim made under this policy unless **you** have paid the premium due to **us**.

If **you** pay **your** annual premium by monthly direct debit and **we** do not receive **your** monthly payments when they are due, **you** will not be able to make a claim.

Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General exclusions

We will not be responsible for costs arising from or in connection with the following.

1. Circumstances **you** knew about before the start of this policy.
2. Costs which **we** have not agreed to.
3. An incident if, when **we** come out to **your home**, it becomes clear that the incident is not an **emergency**.

Information

When **we** say '**emergency**' **we** mean a very specific set of circumstances. See the [Definitions](#) section for information.

4. Any incident that **you** do not report to **us** within 48 hours from discovering the **emergency** (unless **you** can provide proof that significant circumstances prevented **you** from contacting **us**).
5. Normal day-to-day maintenance of equipment (including **boilers**) in **your home**.
6. If **we** have carried out a **temporary repair**, any future repairs for the same damage or to the same system, unless **you** carried out a **permanent repair** that was up to regulatory standards.
7. Any system and equipment (including **boilers**) which has not been properly installed or repaired correctly by an authorised tradesman in line with the manufacturer's instructions.
8. Any equipment that has been used incorrectly, modified or tampered with, or which is faulty or inadequate as a result of any underlying or repeated manufacture or design fault.
9. Replacing or adjusting any decorative or cosmetic part of any equipment.
10. Improvements, including work that is needed to bring any equipment up to the current regulatory standard.
11. Any damage caused by **our contractor** gaining access to **your home** or dealing with **your emergency**.
12. Cesspits, septic tanks or fuel tanks.
13. Anything **you** have deliberately done or failed to do. This includes neglecting or failing to maintain **your home** or any equipment inside it, including normal day-to-day maintenance which **you** are responsible for.
14. Any claims made in the seven days immediately after **you** first move into **your home**, unless **you** held equivalent insurance immediately before moving into **your home**.
15. Any claims which arise within the first seven days after the start date of this insurance, unless **you** held equivalent insurance immediately before the start of this policy.
16. Any loss or damage which happens when **your home** has been left unoccupied for more than 30 days in a row.
17. Materials or labour charges which are covered by a manufacturer's, supplier's or installer's guarantee or warranty.
18. Any damage caused to personal items or **your home** by the **emergency** or consequential (indirect) loss of any kind.

19. The cost of investigating and accessing the source of the **emergency**. If **our contractor** cannot see and identify the source of the leak, **we** will not accept **your** claim.

Information - Trace and Access

Home Emergency does not cover any invasive exploratory work, for example if **we** needed to dig up **your** floor, or remove panelling, flooring or tiles to find the source of the **emergency**. However, 'Trace and Access' cover may be provided with **your** Buildings insurance in **your** main home insurance policy.

20. Any system or equipment that has reached the end of its expected working life, or any damage caused by any system or equipment that has reached the end of its expected working life.
21. Any **permanent repair** costs which are higher than the cost of carrying out a **temporary repair**.
22. Any situation which, due to health and safety, a specialist person needs to deal with (for example, where asbestos is present).
23. Any loss or damage arising from structural problems that are caused by subsidence, heave or landslip.

Information - Subsidence

Home Emergency does not cover damage caused by subsidence. However, subsidence, heave and landslip cover may be provided with the Buildings insurance in **your** main home insurance policy.

24. Loss or damage directly or indirectly caused by, resulting from or in connection with war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, violent uprising against a government, military or usurped power, or **your** belongings being confiscated, nationalised, taken, destroyed or damaged under the order of any government, or other authority.
25. Loss, damage, or liability directly or indirectly caused by or in connection with any act of terrorism, regardless of any other cause or event. The definition of terrorism follows the interpretation as set out in the Terrorism Act 2000, or any amendments to that Act, and includes anything the Government or a United Kingdom court considers to be an act of terrorism.
26. Loss, damage, cost, expense, legal liability or any other amount directly or indirectly caused by, or contributed to by, or arising from any nuclear energy or radioactivity of any kind, including but not limited to any of the following. (This exclusion applies regardless of any other cause or event.)
- Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component.
 - Any weapon or device which uses atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter.

How to make a complaint

We aim to give **you** the best possible service but if **you** have any concerns about this insurance or the way in which **we** have handled **your** claim, **you** should follow the complaints procedure set out below.

Please quote **your** policy number whenever **you** contact **us** to help **us** provide a quick and efficient response.

Please contact **us**:

Write	Customer Relations Policy Expert Floor 1, Exchange House 494 Midsummer Boulevard Milton Keynes MK9 2EA.
Phone	0330 0600 601
Email	home-complaints@policyexpert.co.uk

We aim to deal with all complaints within three working days of receiving them. If this is not possible, **we** will acknowledge **your** complaint within five working days. **We** will try to send **you** a final response within four weeks of receiving **your** complaint, but if **we** are not able to do this, **we** will send **you** an update and to send **you** a final response within eight weeks.

If **you** are not satisfied with the way **we** have dealt with **your** complaint, or more than eight weeks have passed since **we** received **your** original complaint, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an impartial complaints service, which is free for customers to use. Taking **your** complaint to the FOS does not affect **your** right to take **your** dispute to the courts. For more details on how the FOS can help **you**, visit their website at www.financial-ombudsman.org.uk.

You can contact the Financial Ombudsman Service at:

Write	The Financial Ombudsman Service Exchange Tower Harbour Exchange London E14 9SR
Phone	0800 023 4567
Email	complaint.info@financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaint to the FOS.

The FOS can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

Office of the Arbiter for Financial Services

If one of **your authorised insurers** is registered in Malta, **you** may also be able to refer **your** complaint to:

Office of the Arbiter for Financial Services, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta, telephone (+356) 212 49245, if **you** are not satisfied with **our** final response or **we** have not responded within fifteen (15) days. **You** will have to pay EUR 25.00 at the time of making **your** complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Service

The Office of the Arbiter for Financial Services considers that a “complaint” refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The term “person” does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint. For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit www.financialarbiter.org.mt.

Our regulatory information

Your insurer

We have arranged this insurance with the following **authorised insurers**.

Accredited Insurance (Europe) Limited - UK Branch

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protection may differ from those for firms based in the UK.

Accredited Insurance (Europe) Limited - UK Branch (UK Establishment Number: BR021362; FRN: 608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta

Accredited Insurance (Europe) Limited - UK Branch has a principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR21362.

Bridgehaven Specialty UK Limited

Bridgehaven Specialty UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 978895). Bridgehaven Specialty UK Limited's registered office is at 70 Gracechurch Street, London, EC3V 0HR. UK Companies House registered number: 12782688.

Insurer liabilities

Each of **our authorised insurers** is liable for only the proportion of liability they have underwritten. None of **our authorised insurers** is responsible for any liability underwritten by any other of **our authorised insurers** under any circumstances.

Financial Services Compensation Scheme

Our authorised insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS or **you** can visit www.fscs.org.uk.

Protecting your personal information

The details provided here are a summary of how **we** and **our authorised insurers** collect, use and store **your** information.

If **you** would like to read **our** full privacy policy, please visit **our** website at www.policyexpert.co.uk/privacy-policy. Or **you** can contact **our** Data Protection Officer at QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

If **you** would like to read Accredited Insurance (Europe) Limited – UK Branch's full privacy policy, please visit www.accreditedinsurance.com/privacy-notice-europe-uk. Or **you** can contact their Data Protection Officer at 71 Fenchurch Street, London, EC3M 4BS.

If **you** would like to read Bridgehaven Specialty UK Limited's full privacy policy, please visit www.bhvn-ins.com/privacy-policy. Or **you** can contact their Data Protection Officer at 70 Gracechurch Street, London, EC3V 0HR.

Collecting your information

When **you** ask us about or buy insurance cover, or make a claim, **we** will ask **you** to provide personal information to **us** and **our authorised insurers**. **We** also collect information about **you** from other sources, including information about how **you** interact with **our** websites, and publicly available information about **you** (and **your family**, if provided).

Using your information

The main reason **we** collect **your** personal information is because **we** need to provide the appropriate insurance cover to **you**.

We will process **your** information fairly for the purposes of carrying out a contract, keeping to certain legal obligations which **we** have, and for legitimate business reasons in line with data protection legislation, including managing **your** policy, managing claims, preventing fraud and to allow **us** to provide selected marketing communications.

Sharing your information

We may share the information **you** provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

We'll only keep **your** information for as long as is necessary to provide **our** products and services and to meet our legal and regulatory obligations. **Our authorised insurers** may sometimes use providers and organisations outside the UK or European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the UK, **our authorised insurers** will always make every reasonable effort and take any required legal steps to make sure **your** personal information is properly protected.

We may monitor and record communication with **you** (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure **we** are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information **we** hold about **you**. These include accessing **your** information, updating **your** information, restricting the processing of **your** information and unsubscribing from marketing communications.

Full details of **your** rights are set out in **our** privacy policy and the privacy policies of **our authorised insurers**.

You also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at www.ico.org.uk.

Policy Expert is a trading name of QMetric Group Limited.

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