

# Merseyside Police Federation Home Emergency Solutions Policy Document

Please read this document carefully to familiarise yourself with our terms and conditions, and how your member can contact us if they have a home emergency.

This section only summarises the policy cover; the policy wording starts from page 3 and provides full terms, conditions and exclusions of the insurance contract between us.

If you are unsure about anything in this document please contact Philip Williams.

## Make a claim 0333 000 7808

To claim under this policy telephone

**0333 000 7808** (lines are open 24 hours a day, 365 days a year). For more information, please see the 'Claims procedure'.



## Main benefits of Home Emergency Solutions

With one call to us, an approved contractor will come to your home and make emergency repairs. Our cover includes all of the following domestic emergencies:

- the complete breakdown of the main heating system
- plumbing and drainage problems
- damage which affects the security of your member's home, including locks and windows
- breakage or failure of the toilet unit
- loss of domestic power supply
- lost keys
- vermin infestation
- roof damage
- **Optional** annual central boiler servicing is available on a pay per use basis by calling 01977 781493.

The policy covers your members for the contractor's call-out charge, up to 3 hours labour, parts and materials up to £150, and where your home is unsafe or uncomfortable to stay in, emergency accommodation costs up to £500.

The maximum payable by the insurer is £1,000 for all claims relating to the same event.

Our service is available 24 hours a day, 365 days a year and for additional peace of mind all our permanent repairs are guaranteed for 12 months.

## Who is ARAG?

ARAG UK is part of ARAG SE, a global leader in legal expenses and assistance insurance which generates annual premium income in excess of £1.5 billion.

We recognise that we will only grow by ensuring that we provide responsive products and an excellent service to our customers. We are committed to providing our Home Emergency Solutions customers with a rapid response and faultless customer service if an emergency seriously affects the home.

## Claims procedure

In the event of a home emergency:

1. please telephone **0333 000 7808** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your name, address, postcode, and the nature of the problem
2. we will record your member's details and then decide on the best course of action to limit their loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.
3. if your member is claiming for alternative accommodation costs they must obtain our authority to incur costs before booking somewhere to stay. Your member will have to pay for the accommodation when they check out and send the receipt to us to be reimbursed
4. it is important your member notifies us as soon as possible of any claim, and do not call out your own contractors as we will not pay their costs and it could stop your member's claim being covered
5. your member must report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service
6. if the problem is not covered by this policy then we can still provide assistance but at their own cost. This may also be an event covered by your member's main buildings and/or contents insurance and we will seek to advise accordingly.
7. calls may be recorded for training and security purposes and will be answered as soon as possible.

## What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

## Home Emergency Solutions

This policy is evidence of the contract between **you** and the **insurer**.

### Your policy cover

Following an Insured event which results in a **home emergency** the **insurer** will pay **emergency costs** subject to all the following requirements being met:

- 1) **You** have paid the insurance premium.
- 2) The claim is reported to **us**.
  - a) during the **period of insurance**
  - b) immediately after **your member** first becomes aware of a **home emergency**.
- 3) **Your member** always agrees to use the **contractor** chosen by **us**.

### Insured events covered

#### 1 Main Heating System

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a **central heating boiler**, all radiators, hot water pipes and water storage tanks) in **your member's home**.

#### 2 Plumbing & Drainage

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within **your member's home**, which results in a **home emergency**.

#### 3 Home Security

Damage (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of **your member's home**.

#### 4 Toilet Unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function.

#### 5 Domestic Power Supply

The failure, whether or not caused accidentally, of **your member's home's** domestic electricity or gas supply.

#### 6 Lost Keys

The loss or theft of the only available keys, if **your member** cannot replace them to gain access to their **home**.

#### 7 Vermin Infestation

**Vermin** causing damage inside the **home** or a health risk to **your member's**.

#### 8 Alternative Accommodation Costs

**Your member's** overnight accommodation costs including transport to such accommodation following a **home emergency** which makes the **home** unsafe, insecure or uncomfortable to stay in overnight.

#### 9 Roof Damage

Damage to the roof of **your member's home** where internal damage has been or is likely to be caused.

## What is **not covered** by this policy

**Your member** is not covered for any claim arising from or relating to:

- 1) **emergency costs** which have been incurred before **we** accept a claim
- 2) an Insured event which happens within the first 48 hours of cover if **your member** purchases this policy at a different date from any other related insurance policy
- 3) **emergency costs** where there is no one at **home** when the **contractor** arrives
- 4) any matter occurring prior to, or existing at the start of the policy, and which **your member** believed or ought reasonably to have believed could give rise to a claim under this policy
- 5) any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions
- 6) a main heating system (including a **central heating boiler**) which is more than 15 years old
- 7)
  - a) warm air, solar and un-vented heating systems; or
  - b) boilers with an output over 60Kw/hr
- 8) the cost of making permanent repairs including any redecoration or making good the fabric of **your member's home**
  - a) once the emergency situation has been resolved
  - b) arising from damage caused in the course of the repair or investigation of the cause of the Insured event or in gaining access to **your member's home**.
- 9) the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
- 10) the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
- 11) garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks
- 12) **your member's home** being left unoccupied for more than 60 days consecutively
- 13) goods or materials covered by a manufacturer's, supplier's and installer's warranty
- 14) the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
- 15) a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
- 16) subsidence, landslip or heave
- 17) a property that is not **your member's** main residence or that they rent or let
- 18) blockage of supply or waste pipes to the **home** due to freezing weather conditions
  - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
  - d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
  - e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, funding, preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, burden of proving the contrary shall be upon **you**.

## Policy **conditions**

Failure to keep any of these conditions may lead the **insurer** to cancel **your** and/or **your member's** benefit under this policy, or refuse to pay a claim. The **insurer** also reserves the right to recover **emergency costs** from your member if this happens.

### 1. Your Member's Responsibilities

Your member must:

- a) observe and keep to the terms of the policy
- b) not do anything that hinders **us** or the **contractor**
- c) tell **us** immediately after first becoming aware of any **home emergency**
- d) tell **us** immediately of anything that may materially alter **our** assessment of the claim
- e) cooperate fully with the **contractor** and **us**
- f) provide **us** with everything **we** need to help **us** handle the claim
- g) take reasonable steps to recover **emergency costs** that the **insurer** pays and pay to the **insurer** all costs that are recovered should these be paid the **member**
- h) minimise any **emergency costs** and try to prevent anything happening that may cause a claim
- i) allow the **insurer** at any time to take over and conduct in **your member's** name any claim, proceedings or investigation
- j) be able to prove that the **central heating boiler** is no more than 15 years old.

### 2. Our Consent

**We** must give **your member our** consent to incur **emergency costs**. The **insurer** does not accept liability for **emergency costs** incurred without **our** consent.

### 3. Settlement

**Your member** must not settle the **contractor's** invoice or agree to pay **emergency costs** that they wish to claim for under this policy without **our** agreement.

#### Call out and labour costs

When settling **contractor's** call out charge and labour costs, unless stated otherwise on the **contractor's** invoice **we** will determine that the call out charge covers the cost of the **contractor** attending **your member home** and disallows any time spent diagnosing the fault which has caused the Insured event. Any inspection time that is required to trace, access or identify the cause of the Insured event will be settled on the basis that the time is charged as labour costs.

### 4. Disputes

If any dispute between **your member** and **us** arises from this policy, **your member** can make a complaint to **us** as described on the back page of this policy and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **your member** can ask the Financial Ombudsman Service to arbitrate over the complaint.

### 5. Fraudulent Claims

If **your member** makes any claim under the policy which is fraudulent or false, the policy shall become void and all benefit under it will be forfeited including the premium.

## 6. Cancellation

- a) **You** may cancel this policy at any time by giving at least 21 days' written notice to **us**. The **insurer** will refund part of the premium for the unexpired period unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.
- b) Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 60 days' written notice to **you**. The **insurer** will refund part of the premium for the unexpired term. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:
  - i) where the party claiming under this policy fails to co-operate with or provide information to **us** or the **contractor** in a way that materially affects **our** ability to process a claim, or **our** ability to defend the **insurer's** interests
  - ii) where the party claiming under this policy uses threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers
  - iii) where **we** reasonably suspect fraud.
- c) The **insurer** has the right to terminate **your member's** entitlement to insurance under the **master policy** if they cease to be a **member**.  
The **insurer** also reserves the right to withdraw from any claim.

## 7. Jurisdiction

This policy will be governed by English Law.

## 8. Data Protection Act

**Your member** agrees that any information provided to **us** and/or the **insurer** regarding them will be processed by **us** and/or the **insurer**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

## Meaning of Words & Terms

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear.

### Central Heating Boiler

A boiler located in **your member's home** (or connecting garage).

### Contractor

The **contractor** or tradesperson chosen by **us** to respond to **your member's home emergency**.

### Emergency Costs

- a) The **contractor's** call out charge
- b) **Contractor's** necessary labour up to 3 hours
- c) Parts and materials up to £150 and where necessary
- d) Alternative accommodation costs incurred under Insured event 8 up to £500.

The maximum payable by the **insurer** is £1,000 for all claims related by time or original cause.

### Home

**Your member's** principal private dwelling used for domestic purposes only and situated within the United Kingdom, Channel Islands and the Isle of Man.

### Home Emergency

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to **your member's home**, and/or
- b) render the **home** safe or secure, and/or
- c) restore the main services to **your member's home**, and/or
- d) alleviate any health risk to **your member**.

### Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

### Master Policy

The master home emergency policy issued by **us** to the **master policyholder/you** from which **your** certificate is issued.

### Master Policyholder/You/Your

Merseyside Police Federation.

### Member

Members for the time being of the **master policyholder** as declared to **us** and anyone living in their **home**.

### Period of Insurance

The period shown in the schedule to which this **master policy** attaches.

### Vermin

Brown or black rats, house or field mice, bees or cockroaches and wasps' or hornets' nests.

### We/Us/Our

ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**, Brit Syndicate 2987 at Lloyd's.

Signed by



Managing Director  
ARAG plc

## How we handle complaints

### Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



**0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays, for our mutual protection and training purposes, calls may be recorded).



**customerrelations@arag.co.uk**



**ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**

## Step 2

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:



**0207 327 5693, Fax: 0207 327 5225**



**[complaints@lloyds.com](mailto:complaints@lloyds.com), Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**Lloyd's, One Lime Street, London EC3M 7HA**

## Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from small businesses with an annual turnover of less than €2 million. They can be contacted at:



**0800 023 4567 or 0300 123 9123**



**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

**[www.arag.co.uk](http://www.arag.co.uk)**

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# Home Emergency Solutions

Renewal reference: 505914

## Insured

Merseyside Police Federation

## Agent

Philip Williams  
35 Walton Road  
Stockton Heath  
Warrington  
Cheshire  
WA4 6NW

**Cover from:** 01/04/2017

**Cover Expiry:** 31/03/2018

Operative covers:

- |                         |                                   |
|-------------------------|-----------------------------------|
| 1 Main Heating System   | 6 Lost Keys                       |
| 2 Plumbing & Drainage   | 7 Vermin Infestation              |
| 3 Home Security         | 8 Alternative Accommodation Costs |
| 4 Toilet Unit           | 9 Roof Damage                     |
| 5 Domestic Power Supply |                                   |

Limit of Indemnity: £1,000 per claim

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Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

