

Merseyside Police Federation Home Emergency Solutions

Policy Document



Home Emergency Solutions

Please read this document carefully and in full to familiarise yourself with the terms and conditions, and how your **member** can contact us if they have a home emergency. The policy wording starts on page 3 and provides full terms, conditions and exclusions of the insurance contract between you and the insurer.

If you or your **member** is unsure about anything in this document, please contact Philip Williams.

Make a claim

To claim under this policy telephone **0330 020 0261** (lines are open 24 hours a day, 365 days a year). For more information, please see the 'Claims procedure'.

Who is ARAG?

ARAG plc is part of the global ARAG Group, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income in excess of €1.8 billion.

Operating in the UK since 2006, ARAG plc provides a comprehensive suite of "before-the-event" and "after-the-event" legal insurance products and assistance solutions to protect both businesses and individuals.

Main benefits of Home Emergency Solutions

With one call to us, an approved contractor will come to your **member's** home and make emergency repairs. The policy will pay up to £1,000 for all contractor's costs & charges and parts & materials used relating to the same emergency. Our cover includes all of the following domestic emergencies:

- the complete breakdown of the main heating system
- plumbing and drainage problems
- damage which affects your **member's** home security, including locks and windows
- breakage or failure of the toilet unit
- loss of power supply
- lost keys
- vermin infestation
- roof damage
- **Optional** annual gas boiler servicing is available on a pay-per-use basis by calling **0330 303 1319**.

In addition we provide alternative overnight accommodation if your **member's** home is unsafe or uncomfortable to stay in.

If the home is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump the insurer will reimburse up to £1000 for your **member's** own contractor to help.

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.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of 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 at www.fscs.org.uk



Important information

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from your **member's** and to prevent and detect fraud and financial crime.

Claims procedure

In the event of a home emergency:

- 1) **Please telephone 0330 020 0261** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your **member's** name, address, postcode, and the nature of the problem.
- 2) We will record their details and then decide on the best course of action to limit your 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 in respect of that claim only. We shall have no liability for any other work carried out by the contractor. We will then take a payment of the £25 policy excess. Poor weather conditions or remote locations may affect normal standards of service.
- 3) If their home is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, we will check your details and agree for your **member** to choose a suitable expert to help. Your **member** will have to pay the contractor and send their receipt to us, we will reimburse their claim. Please send receipts to **www.arag.co.uk/newclaims** or **ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**.
- 4) 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 their receipt to us to be reimbursed.
- 5) It is important your **member** notifies us as soon as possible of any claim, and do not call out their own contractors unless we have agreed as we will not pay their costs and it could stop your **member's** claim being covered.
- 6) 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.
- 7) Your **member's** call will be answered as soon as possible.

Privacy statement

This is a summary of how we, on behalf of the insurer, collect, use, share and store personal information. To view our full privacy statement, please see our website www.arag.co.uk. The insurer's full privacy notice may be found at the following link: <https://www.hdi-specialty.com/int/en/legals/privacy>

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation.

Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement.

We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including: the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when we will not be able to delete personal data please refer to our full **privacy statement**.

Home Emergency Solutions

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

Terms that appear in bold type have special meanings. Please read **Meaning of words & terms** for more information.

Your policy cover

Following an Insured event which results in a **home emergency** the **insurer** will pay **emergency costs** provided that all of the following requirements are met:

- 1) **You** have paid the insurance premium.
- 2) **Your member** has paid the £25 policy excess
- 3) The claim is reported to **us**
 - a) during the **period of insurance** and
 - b) as soon as possible after **your member** first becomes aware of a **home emergency**.
- 4) **Your member** always agree to use the **contractor** chosen by **us**.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

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**, which results in a **home emergency**.

3) Home security

Damage to (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 provided that there is no other toilet in **your member's home**.

5) Domestic power supply

The failure, whether or not caused accidentally, of **your member's home** 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 **your member's home** or a health risk to them.

8) Alternative accommodation costs

Your member's overnight accommodation costs including transport to such accommodation following a **home emergency** which makes **their home** unsafe, unsecure 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's are 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 and solar 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 **home emergency** situation has been resolved
 - b) arising from damage caused:
 - i) in the course of the repair or
 - ii) in the course of investigation of the cause of the Insured event or
 - iii) 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) **your member's garage** (except a **central heating boiler** located in a connecting garage) outbuildings, boundary walls, fences, hedges, cess pit, fuel tank or septic tank
- 12) **your member's home** being left unoccupied for more than 30 days consecutively
- 13) goods or materials covered by a manufacturer's, supplier's or 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, landslide 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
- 19) 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, 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 **your member**
f) a dispute where providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
- 20) The first £25 of every claim.

Policy conditions

Failure to keep any of these conditions may lead the **insurer** to cancel **your** and/or **your member's policy**, or refuse to pay a claim.

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** as soon as possible after first becoming aware of any **home emergency**
- d) tell **us** as soon as possible 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 to 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** has been serviced within the 12 months prior to the date of **your home emergency** claim.

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's 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, **they** 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 **their** concerns **your member** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent Claims

If **your member** makes any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.

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 the premium for the remaining **period of insurance** unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no refund 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 21 days' written notice to **you**. The **insurer** will refund the premium for the remaining **period of insurance**. **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 cooperate 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 intimidates or bullies **our** staff or suppliers
 - iii) where **we** reasonably suspect fraud.

7. Jurisdiction

This policy will be governed by English Law.

8. Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

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:

- a) located in **your member's home** (or connecting garage), and
- b) which has been serviced within the 12 months prior to the date of **your member's home emergency** claim.

Contractor

- a) The **contractor** or tradesperson chosen by **us** to respond to **your member's home emergency**.
- b) Where **your member's home** is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, a suitably qualified expert chosen by **your member** with **our** agreement to respond to **your member's home emergency**.

Emergency costs

- a) **Contractor's** reasonable and properly charged labour costs, parts and materials provided that where **your member's home** is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, **your member** must pay the **contractor** and send the receipt to **us** for the **insurer** to reimburse **them**.
 - b) Where necessary, alternative accommodation costs incurred under Insured event 8.
- The maximum payable by the **insurer** is £1000 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 the **home**, and/or
- d) alleviate any health risk to **your member**.

Insurer

HDI Global Specialty SE (commercial register number: HRB 211924), (FRN: 659331).

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/Their/Them/They

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

Meaning of **words & terms** (continued)

Period of insurance

The period shown in **your** main insurance policy taken out at the same time as this policy.

Policy Excess

Applies to each section of the policy and will be taken once a **contractor** has been appointed. The policy excess is £25.

Vermin

Brown or black rats, house or field mice, 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**.

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

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:



0800 0234 567 or 0300 123 9123



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 more information on the Financial Ombudsman Service at 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 HDI Global Specialty SE. Registered address: Roderbruchstraße 26, 30655 Hannover, Germany.

HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. (FRN: 659331).