

Home Emergency Cover

Important Information: 24 hour Emergency Assistance

This is your Philip Williams & Co Home Emergency Cover policy document – it includes everything you need to know about the emergency cover available under the policy.

We suggest you keep this document in a safe and easily accessible place as you will need to refer to it in an emergency.

This policy is designed to offer 24 hours a day, 365 days a year assistance within your home for emergencies associated with:

- Storm Damage
- Impact Damage
- Plumbing and Drainage
 - Main Heating System
 - Domestic Power Supply
 - Toilet Unit
 - Home Security
 - Lost Keys
 - Pest Infestation



**Act quickly in the event of an
emergency and call the helpline on**

0844 880 8018

Thank you for taking out a Philip Williams & Co Home Emergency policy.

To make sure **you** get the most from **your** Philip Williams & Co Home Emergency Cover, please take the time to read this policy. If **you** have any questions or would like more information, call Philip Williams & Co on 0845 230 1650.

The insurer of this policy is

Royal & Sun Alliance Insurance plc. Registered in England and Wales, No. 93792. Registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

How we can help

Once **you** have given **us** details of the claim and **we** have accepted it, **we** will arrange for one of **our** approved contractors to assist as quickly as possible – normally within 3 hours.

To make a claim under your policy, please telephone us on 0844 880 8018 straight away and provide the following information:

- the policy number **PWCCUMB20080401**;
- **your** name and the **home** address including postcode;
- the nature of the **home emergency**.

We will tell **you** what to do next. The telephone line is available 24 hours a day. Before requesting assistance please check that the circumstances are covered by this policy.

It is important that **you** contact **our** assistance operation centre as soon as possible after the **home emergency** and within 48 hours of becoming aware of the problem. Please note that remote locations and unforeseeable adverse weather conditions may affect normal standards of service.

All telephone calls to **us** are monitored and recorded as part of **our** training and quality assurance programmes. By using this service **you** are agreeing to **us** recording your call.

When we cannot help

We cannot help in any major emergency which could result in serious risk to **you** or substantial damage to **your home**. In this situation, **you** should immediately contact the Emergency Services and any company that supplied the service.

We will not pay any claim unless **we** have given our agreement, or if there is no one at **home** when **our** approved contractor arrives.

Problems

We aim to provide a first class service at all times. However, if **you** have a complaint regarding the standard of service **you** have received under **your** policy, the following procedure is available.

1. In the first instance please write to Customer Relations Department at Home Assistance UK Limited, Arundel House, Amberley Court, Crawley, West Sussex RH11 7XL.
Alternatively, telephone **us** on 0844 880 8030 or **you** can email **us** on: complaints@homeassistanceuk.com.
If **we** cannot give **you** a final decision by four weeks from the day **we** receive **your** complaint **we** will explain why and tell **you** when **we** hope to reach a decision.
2. **Our** decision is final and based on the evidence presented. If you feel that there is any new evidence or information that may change **our** decision **you** have the right to make a appeal.
3. In any event, should **you** remain dissatisfied or fail to receive a final answer within eight weeks of **us** receiving **your** complaint, **the policyholder** has the right on **your** behalf, to refer the matter to the Financial Ombudsman Service at:
South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

Our Head Office is:

Home Assistance UK Limited, Arundel House, Amberley Court, Whitworth Road, Crawley, West Sussex RH11 7XL.

Registered in England and Wales. Company number: 05955557.

Home Assistance UK Limited is authorised and regulated by the Financial Services Authority. FSA registered number is 467197.

THE MEANING OF WORDS IN THIS POLICY

- 1 **We, us, our**
Home Assistance UK Limited.
- 2 **The policyholder**
The Trustees of the Cumbria Police Federation Insurance Scheme.
- 3 **You, your**
The subscribing member.
- 4 **Insured person**
You and any person who lives in or is staying at their **home**.
- 5 **Home**
Your principal **home** (having no more than 15 rooms) situated within Mainland Great Britain.
- 6 **Home emergency**
A sudden unforeseen event which requires immediate corrective action to:
(a) prevent damage or further damage to **your home**; or
(b) to make **your home** safe or secure; or
(c) alleviate unreasonable discomfort, risk or difficulty to any **insured person**.

7 Period of cover

The period for which **we** have agreed to cover **you**.

8 Main heating system

The main hot water or central heating system in **your home**. This includes pipes which connect components of the system but not cold water supply or drainage pipes. This does not include any non-domestic heating or hot water systems or any form of solar heating.

8 Plumbing and drainage

The cold water supply and drainage system within the boundary of **your home** and for which **you** are legally responsible. This does not include pipes:

- which connect components of the heating system; or
- for which **your** water supply or sewerage company are responsible.

COVER (sum insured)

- 1 **Your** policy only covers **you** if **you** have paid **your** premium. **We** agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as the **home emergency** happens during the period of cover.
- 2 If the service **you** need is not provided under these terms, **we** will try (if you wish) to arrange it at **your** expense. The terms of such service are a matter for **you** and **your** supplier.
3. **We** will pay up to a maximum of £1,500 (including VAT) in total for emergency repairs, not exceeding £300 (including VAT) per **home emergency** which arises from an **insured** incident for the call out charge and up to 2 hours' labour costs.

BEYOND ECONOMICAL REPAIR (subject to sum insured)

Where the main heating system is in the view of the contractor uneconomical to repair, **we** will pay at **our** discretion, subject to the individual sum insured, a contribution towards the cost of a new boiler (once **we** are in receipt of a Corgi Registered Engineer invoice) less any outstanding premium, in line with the following allowances:

Systems/ Conventional Boilers

1-10 years £100 incl. VAT

Combination/ Condensing Boilers

1-10 years £100 incl. VAT

Where a boiler has been replaced and boiler allowance made, **we** will continue to insure the **main heating system** only until policy expiration.

INSURED INCIDENTS

(a) Storm damage

Damage caused as a result of violent wind often accompanied by rain. Causing ingress of water or likely to cause further loss or damage to the **home**.

(b) Impact damage

Damage caused to the **home** by a falling tree or by a vehicle or plane, aerial debris or a stone flown up by a mechanical device such as a vehicle or lawnmower.

(c) Plumbing and drainage

The sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in **your home**.

(d) Main heating system

The sudden and total failure to function of the **main heating system** in **your home**.

(e) Domestic power supply

The failure of the domestic electricity, or domestic gas supply, but not the failure of the mains supply.

(f) Toilet unit

Impact damage to, or mechanical failure of, the toilet bowl or cistern in **your home** which results in complete loss of function.

(g) Home security

Damage to, or the failure of, external doors, windows or locks which compromises the security of **your home**.

(h) Lost keys

The loss of the only available set of keys to **your home** if **you** cannot replace them, or gain normal access.

(i) Pest infestation

Removal of wasp nests, field and house mice, brown rats and cockroaches within **your home**.

WHAT IS NOT COVERED BY THIS POLICY

- 1 Any incident or matter arising before the start of this policy.
- 2 Any normal day-to-day home maintenance which an **insured person** should carry out or pay for (such as servicing of heating and hot water systems) and the replacement of parts that tend to gradually wear out over a period of time or need regular attention.
- 3 The cost of redecorating, or cosmetic repairs to parts or equipment in your home.
- 4 Any claim where **your home** has been left unoccupied for 30 consecutive days.
- 5 Any claim arising from an **insured person's** failure to comply with **our** instructions in respect of the assistance being provided.
- 6 Any costs incurred before an **insured person** has notified us of a **home emergency**.
- 7 Claims arising from any wilful or negligent act or omission by an **insured person**.
- 8 Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
- 9 Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused

by a design fault which makes them inadequate or unfit for use.

- 10 Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- 11 The malfunction or blockage of septic tanks, cess pits or fuel tanks.
- 12 Damage incurred in gaining necessary access to, or in reinstating the fabric of, **your home**.
- 13 Any claims arising out of subsidence, landslip or heave.
- 14 Any properties that **you** own that are not **your** main residence or that you rent or let.
- 15 Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
- 16 Any claim related to an **insured person's** failure to purchase or provide sufficient gas, electricity or other fuel source.
- 17 Any costs incurred where **our** approved contractor has attended but **your home** was unoccupied.
- 18 Any claims relating to the **main heating system** in **your home** if the System/Conventional Boiler or if the Combination/Condensing Boiler is more than 10 years old.
- 19 **Home emergencies** caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds;
 - pollution or contamination of any kind.
- 20 The Contract (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.

CONDITIONS

- 1 Claims must be reported to **us** as soon as possible and no later than 48 hours after **you** first become aware of the **home emergency**.
- 2 An **insured person** must:
 - (a) keep to the terms and conditions of this policy;
 - (b) maintain the **home** and all domestic equipment in good condition, and carry out or arrange regular inspections and preventative maintenance to the fabric and structure of the **home**;
 - (c) try to prevent anything happening that may cause a claim;
 - (d) take reasonable steps to keep any amount **we** have to pay as low as possible.
- 3 **The policyholder** has the right to cancel the policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later.

We can cancel this policy at any time as long as **we** can tell **the policyholder** at least 21 days beforehand.

The policyholder can cancel this policy at any time as long as **the policyholder** tells **us** at least 21 days beforehand. No return of premium will be made and any outstanding balance of the full annual premium will become due.
- 4 **We** will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from a breakdown of the service for reasons **we** cannot control.
- 5 **We** will not be responsible for any consequential loss in connection with the **home emergency**, however it is caused.
- 6 **We** will not pay any claim covered under any other policy.
- 7 This policy will be governed by English law.