Brochure

Home Emergency Solutions

Why you need *Home Emergency* Solutions

If you have an unexpected home emergency such as a burst pipe or boiler breakdown, you want to put things right as quickly as possible to protect your property from further damage and make your home safe and comfortable to live in. It's not always straightforward to find a reputable contractor at short notice and even if you do it can be expensive. Our Home Emergency Solutions policy provides you with a low cost solution ensuring help is always available when you need it most.

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 your heating system
- plumbing and drainage problems
- damage which affects your security including locks and windows
- if your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation.

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 home is unsafe or uncomfortable to stay in.
If your 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 £1,000 for your 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.

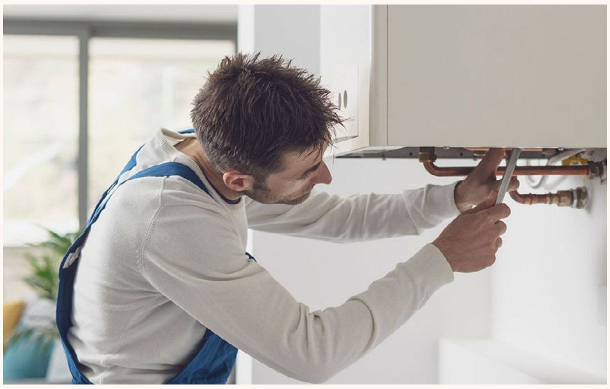
What we cover

- Contractor's call-out fee
- Labour costs
- Parts and repair materials
- Cost of alternative accommodation
- We pay up to £1,000 per claim in total.

Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a range of countries across Europe, alongside the US and Canada, the Group holds a leading position in multiple international markets as a provider of legal insurance and legal services. With almost 6,100 employees, the Group generates revenue and premium income totalling more than €2.8 billion.



Examples of when we can help

Boiler breakdown

During a particularly cold snap last winter, on a Saturday morning, our insured's boiler broke down. As our insured had three young children, she was keen to resolve the problem as soon as possible.

She contacted us and we immediately appointed a contractor who attended later that day and ordered the replacement part needed to complete the repair to the boiler. The part was fitted the following day and the insured was able to heat their home again.

Burst pipe

Our insured called when a burst pipe in their bathroom was causing water to drip through the kitchen ceiling causing damage and distress. We arranged for a contractor to carry out an emergency repair on the pipe and stop the leak.

Security

Our insured contacted us when an attempted burglary left a smashed window in his front door which meant he was unable to leave home to go to work. We immediately arranged for a contractor to make the property secure by boarding up the window. A further claim was made on the insured's home insurance for a full replacement door.

Optional service

We have negotiated competitive rates with our approved contractors for an annual gas boiler service. You can simply call our dedicated service phone number and we will arrange for a local approved firm to get back to you within two hours to agree a convenient time to carry out the service. You are responsible for the contractor's annual service charge and we are confident that you will receive high standard of customer service from our contractors.

When we cannot help

We promise to respond quickly where help is necessary to prevent or reduce damage to your home and its furnishings or to make it safe and secure to live in. However, Home Emergency Solutions is not a home maintenance contract. We cannot help you with problems that result from wear and tear or merely cause inconvenience; for example a leaking tap.
The Summary table which follows provides the information you need to know before deciding whether to purchase cover.

Important Information

Claims procedure

In the event of a home emergency:

1) Please telephone the dedicated number shown in the policy wording (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 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. Poor weather conditions or remote locations may affect normal standards of service.
3) If your 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 you to choose a suitable expert to help. You will have to pay the contractor and send your receipt to us, we will reimburse your claim. Please send your receipt to **www.arag.co.uk/newclaims**
4) If you are claiming for alternative accommodation costs you must obtain our authority to incur costs before booking somewhere to stay. You will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.
5) It is important you notify us as soon as possible of any claim, and do not call out your own contractor unless we have agreed as we will not pay their costs and it could stop your claim being covered.
6) You must report any major emergency which could result in injury or serious damage to the home to the Emergency Services or the company that supplies the service.
7) Your call will be answered as soon as possible and may be recorded for training and security purposes.

What happens if I change my mind after taking out the policy?

The policy provides you with a 14-day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in Condition 6. of the policy wording.

What happens if the insurer cannot meet its liabilities?

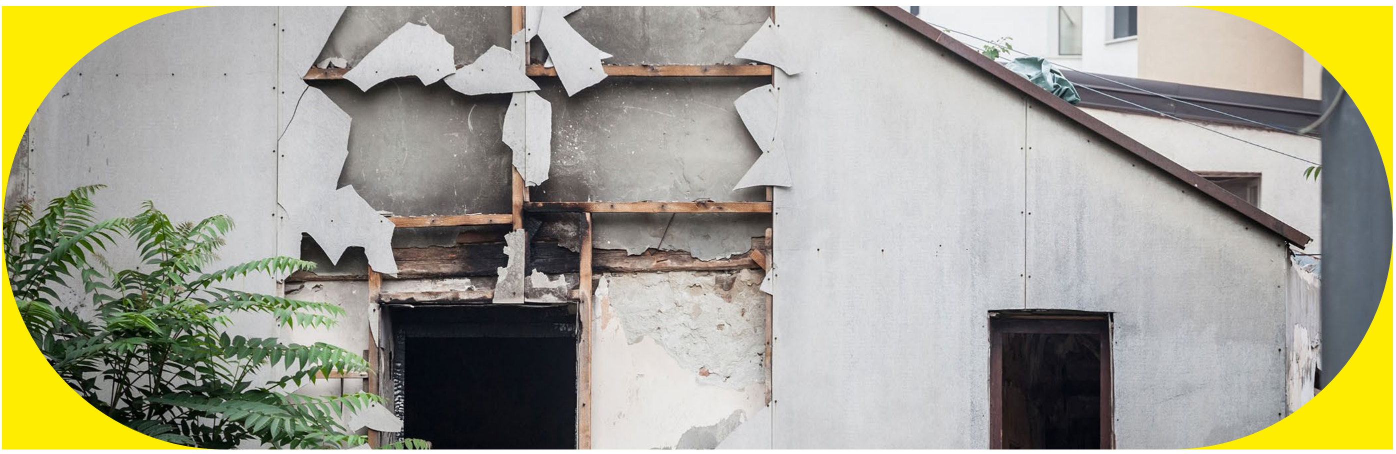
The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at **www.fscs.org.uk** or by calling them on **0800 678 1100**.

Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
The insurer will pay emergency costs up to £1,000 (including VAT) for claims reported during the period of insurance for the Insured events shown below.	• The claim must be reported to us as soon as possible after you first become aware of the home emergency. • You always agree to use the contractor chosen by us.	**Your policy cover** 2) 3)
1) Main heating system The total failure or complete breakdown of the main heating system (including a central heating boiler) in your home.	LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60kW.	**What is not insured by this policy** 6)
2) Plumbing & drainage The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system located within the home which causes a home emergency.	Blockage of supply or waste pipes due to freezing weather conditions.	**What is not insured by this policy** 17)
3) Security Damage to or failure of external doors, windows or locks which compromises the security of the home.		
4) Toilet unit Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.		
5) Domestic power supply The failure of the domestic electricity or gas supply.	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.	**What is not insured by this policy** 8)
6) Lost keys The loss of the only available keys, if you cannot replace them, to gain access to the home.	Damage caused by gaining access to the home.	**What is not insured by this policy** 7)b)
7) Vermin infestation Vermin causing damage inside the home or a health risk to you.		

Significant features & benefits	Significant exclusions or limitations	Where found
8) Alternative accommodation costs Your overnight accommodation costs (including transport there) including VAT following a home emergency which makes the home unsafe, unsecure or uncomfortable to stay in overnight.	You will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.	**Claims procedure** 4)
	Any claim: • where costs have been incurred before we accept a claim • where there is no one at the home when the contractor arrives • involving a pre-existing problem • arising from any wilful or negligent act or faulty workmanship • for making permanent repairs once the emergency situation has been resolved • for damage that is caused by finding the cause of your claim and making the repair • relating to replacement of parts that gradually sustain wear and tear over time • relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks.	**What is not insured by this policy** 1) 3) 4) 5) 7)a) 7)b) 9) 10)
Territorial limits Home Emergency Solutions is available for homes located in the United Kingdom, Channel Islands and the Isle of Man.		



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. The staff handling your claim should be able to resolve your complaint. 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:

0344 893 9013 (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, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

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 023 4567 or **0300 1239 123**

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 us, but you are free to reject it without affecting your legal rights.
You can read more about our complaints procedure on our website by clicking here: **https://www.arag.co.uk/contact/making-a-complaint**

www.arag.co.uk

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