

# HOME EMERGENCY INSURANCE



## Introduction

Our Home Emergency insurance provides you with an urgent response should you be faced with an emergency at your home arising from a number of potentially disastrous events that require assistance from a reliable and reputable contractor. We have arranged links with tradesmen all over the UK so that your emergency can be assessed and a suitable response put in hand with minimal delay.

In view of the difficulties in providing an emergency service to remote islands, this policy is only available to homes on the mainland of Great Britain and Northern Ireland and the Isle of Wight.

This document includes a general summary of the insurance provided by our Home Emergency policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

The policy provides emergency cover only and complements, not replaces, suitable household buildings and contents insurance. Whilst we will arrange for necessary work to be undertaken following an emergency at your residence, it may be necessary to carry out a more permanent repair or make good damage caused by the incident (eg redecorate and replace carpets following water ingress) and a household policy should cover you for the cost of such work.

Our policies run for a period of 12 months. Prior to expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period.

## Home emergency policy summary

### Significant features and benefits

If you suffer unexpected

- 1) damage to or blockage, breakage or flooding of the coldwater supply and drainage system;
- 2) failure of the main domestic hot water or central heating system in your home to function;
- 3) failure of the domestic electricity or gas supply from a cause arising within your home;
- 4) roof damage caused by storm which results in or is likely to result in internal damage;
- 5) damage to, or internal mechanical failure of, the toilet cistern in your home resulting in complete loss of function of the only working toilet at your home;
- 6) damage to or the failure of external doors, windows or locks which significantly compromises the security of your home;
- 7) ingress of water or compromised security caused by subsidence or landslide;
- 8) impact damage by falling trees, motor vehicles, aerials, masts, aircraft or other aerial devices; or
- 9) loss of keys or damage to your keys or locks preventing you from gaining access to your home
- 10) vermin causing damage inside your home or becoming a health risk to you

requiring urgent assistance to carry out repairs, make your home safe or secure, prevent further damage or gain access.

An emergency helpline service is available to you that will provide you with advice and if necessary arrange for a reputable contractor to visit your home to carry out emergency work. The tradesman will carry out a temporary repair or a permanent repair if it can be carried out during the same visit and would cost no more than a temporary repair. The policy will pay the costs of carrying out the work up to a maximum of £500.

### **Significant and unusual exclusions or limitations**

The insurance described above is subject to certain exclusions and conditions. For a full list of the exclusions and conditions that apply, which are similar to those applied by other insurers, please refer to the policy wording. However, we would particularly draw your attention to the following situations that the policy will not pay for.

- 1) You will be responsible for paying the first £50 of each and every claim.
- 2) Any claim arising in the first 30 days of the insurance period unless this is a renewal of any policy covering the same risks
- 3) You will not be insured for more than three claims in any one period of insurance.
- 4) Heating systems and boilers that are LPG fuelled, oil fired, solar or un-vented or any air conditioning equipment.
- 5) When you have not taken reasonable precautions to prevent damage by frost.
- 6) The cost of loss of or damage to any property other than as required whilst undertaking emergency work.
- 7) If your home has been left unoccupied for more than 30 days.
- 8) Costs that are insured by a buildings or contents or any other insurance policy.

There is no age limit on your boiler as long as all the essential working parts are available. If it is not possible to repair your boiler or you choose to replace it at any time, as a customer, you are entitled to a discount on the cost of installing a boiler if we replace it for you.

### **General**

**Language** The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.

**Law** There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

**Notification of claims** Full details of the notification process are provided in the policy wording. You should make sure that you keep your policy wording in a safe place as this details the information that is required in order that your emergency can be dealt with.

**Insurer** Alpha Insurance A/S. Alpha is authorised and regulated by Finanstilsynet (The Danish Financial Regulator). As an insurance company authorised within the European Union, Alpha Insurance is permitted to conduct business in the United Kingdom and is subject to limited regulation by the Financial Conduct Authority under reference 431621

**Cancellation** If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period. We may cancel this insurance on behalf of the insurer by sending 14 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference, provided that you have not made any claims in that insurance year. You may cancel the policy at any time, but should you do so you will not receive a return of premium paid.

**Compensation** scheme rights In the event that the Insurers are unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme.

**Complaints** It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

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