



LEGAL SERVICES

Civil Nuclear Police Federation Home Emergency Solutions Policy

Please read this document carefully to familiarise yourself with our terms and conditions, and how the Beneficiary can contact us if they have a home emergency. The first part of this document summarises the policy cover and how it works. The policy wording starts from page 5 and this provides full terms, conditions and exclusions of the insurance contract between us.

If you are unsure about anything in this document please contact whoever you purchased your cover from.

HELP WHEN YOU NEED IT:

To make a claim under this policy telephone

0844 493 2830

For more information about making a claim, please see the section
"Claims Procedure"

Providing we accept the **Beneficiary's** claim, we will arrange for a contractor to contact them to provide help as quickly as possible

What is Home Emergency Solutions?

Home Emergency Solutions is an assistance insurance policy that provides immediate assistance if the **Beneficiary** has a home emergency. Home emergencies can be stressful and sometimes difficult to resolve, but Home Emergency Solutions provides peace of mind because if the unexpected happens at home and the event is covered by the policy we will be with you every step of the way to call out a suitably qualified contractor and meet the costs associated with this

Cover is provided 24 hours a day, 365 days a year for:

- o The contractor's call-out charge
- o Labour up to 3 hours
- o Parts and materials up to £150
- o Alternative accommodation up to £250

The maximum payable per claim is £1,000.

Emergencies covered are:

- o Breakdown of the **Beneficiary's** main heating system
- o Plumbing and drainage problems
- o Damage to, or failure of the **Beneficiary's** home's locks and windows which compromises the security of the **Beneficiary's** home
- o Breakage or failure of the sole toilet unit
- o Loss of domestic power supply
- o Lost keys
- o Vermin infestation.

Claims Procedure

If you have an unforeseen emergency in the home, please contact us on the number shown on the front of this policy as soon as possible, providing us with your name, address, postcode, and the nature of the problem.

We will record the **Beneficiary's** details and 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.

Please note that poor weather conditions or remote locations may affect normal standards of service.

If the **Beneficiary** is claiming for Alternative Accommodation Costs our authority must be obtained to incur any costs before booking somewhere to stay. The **Beneficiary** will have to pay for the accommodation when you check out and send the receipt to us to be reimbursed.

It is important the **Beneficiary** 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 claim being covered.

If the problem is not covered by this policy then we can still provide assistance but at own cost. This may also be an event covered by the **Beneficiary's** main buildings and/or contents insurance and we will seek to advise accordingly.

Please note that the **Beneficiary** 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

The **Beneficiary's** call to us may be recorded for training and security purposes and will be answered as soon as possible.

About ARAG and your insurer

ARAG plc is part of the ARAG Group, one of the world leaders in specialist insurances. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.4 billion. ARAG is authorised to administer this insurance on behalf of Brit Insurance Limited who underwrite this policy.

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 on page 6.

What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited 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.

What happens if I have a complaint?

We are committed to providing a first class service at all times. If, however, a complaint arises, then this should be addressed in the first instance to our service centre on the number that the **Beneficiary** called to report the claim.

If the matter remains unresolved, please send the details to The Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN or email customerrelations@arag.co.uk

If the **Beneficiary** remains dissatisfied, they may at no cost to themselves, ask the Financial Ombudsman Service to review the case provided that the complaint falls within its jurisdiction. The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800 or email enquiries@financial-ombudsman.org.uk

The Financial Ombudsman Service's decision is binding upon the insurer, but the **Beneficiary** is free to reject it without affecting their legal rights.



HOME EMERGENCY SOLUTIONS

Significant Features & Benefits	Significant Exclusions and Limitations	Where to find Significant Exclusions and Limitations in this policy
---------------------------------	--	---

<p>The insurer will pay emergency costs up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below.</p>	<p>The claim must be reported to us immediately after the Beneficiary first becomes aware of the Home Emergency.</p> <p>You always agree to use the Contractor nominated by us.</p>	<p>YOUR POLICY COVER 2) 3)</p>
	<p>Limit of Indemnity The insurer will pay the following: a) The contractor's call-out charge b) Labour up to 3 hours c) Parts and materials up to £150 d) Alternate accommodation costs up to £250. The maximum payable per claim is £1,000.</p>	<p>MEANING OF WORDS & TERMS</p>
<p>1 MAIN HEATING SYSTEM The total failure or complete breakdown of the main heating system in the Beneficiary's home.</p>	<p>A main heating system which <input checked="" type="checkbox"/> is more than 15 years old and/or <input checked="" type="checkbox"/> has not been serviced every twelve months</p> <p>Warm air, solar and un-vented heating systems or boilers with an output over 60Kw hr.</p>	<p>WHAT IS NOT INSURED BY THIS POLICY 6) 7)</p>
<p>2 PLUMBING & DRAINAGE The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the Beneficiary's Home or its contents.</p>	<p>Blockage of supply or waste pipes due to freezing weather conditions.</p>	<p>WHAT IS NOT INSURED BY THIS POLICY 18)</p>
<p>3 HOME SECURITY Damage to or the failure of external doors, windows or locks which compromises the security of the Beneficiary's home.</p>		
<p>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 Beneficiary's home.</p>		
<p>5 DOMESTIC POWER SUPPLY The failure of the domestic electricity or gas supply.</p>	<p>The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.</p>	<p>WHAT IS NOT INSURED BY THIS POLICY 9)</p>
<p>6 LOST KEYS The loss of the only available keys, if you cannot replace them, to gain access to the Beneficiary's home.</p>	<p>Damage caused by gaining access to the home.</p>	<p>WHAT IS NOT INSURED BY THIS POLICY 8b)</p>
<p>7 VERMIN INFESTATION Vermin causing damage inside the Beneficiary's home or a health risk to the Beneficiary.</p>		
<p>8 ALTERNATIVE ACCOMMODATION COSTS The Beneficiary's overnight accommodation costs including transport there up to £250 (including VAT) following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in over night.</p>	<p>The Beneficiary will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of the claim.</p>	

	<p>Any claim</p> <ul style="list-style-type: none"> • where costs have been incurred before we accept a claim • where the INSURED EVENT happens within the first 48 hours of cover if the Beneficiary purchases this policy at a different date from any other related insurance policy • where there is no one at home when the contractor arrives • involving a pre-existing problem • arising from any willful or negligent act or faulty workmanship (including any attempted repair or DIY) • for making permanent repairs once the emergency situation has been resolved • for damage that is caused by finding the cause of the Beneficiary's claim and making the repair • arising out of the failure to maintain any system or equipment or the 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 • where the property has been left unoccupied for more than 30 days consecutively • covered by a manufacturer's, supplier's or installer's warranty. 	<p>WHAT IS NOT INSURED BY THIS POLICY</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p> <p>8)</p> <p>8)b)</p> <p>10)</p> <p>11)</p> <p>12)</p> <p>13)</p>
	<p>Home Emergency Solutions is available for homes located in the United Kingdom, Channel islands and the Isle of Man.</p>	<p>MEANING OF WORDS & TERMS</p> <p>Home</p>

Home Emergency Solutions

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

YOUR POLICY COVER

Following an INSURED EVENT which results in a **home emergency** the **insurer** will pay **emergency costs** up to the **limit of indemnity** provided that:

- 1) the insurance premium has been paid
- 2) the claim is reported to **us**
 - during the **period of insurance**
 - immediately after the **Beneficiary** first becomes aware of a **home emergency**
- 3) the **Beneficiary** always agrees to use the **contractor** chosen by **us**.

INSURED EVENTS

1 MAIN HEATING SYSTEM

The total failure or complete breakdown of the main heating system in the **Beneficiary's home**.

2 PLUMBING & DRAINAGE

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the **Beneficiary's home** or its contents.

3 HOME SECURITY

Damage or the failure of external doors, windows or locks which compromises the security of the **Beneficiary's home**.

4 TOILET UNIT

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the **Beneficiary's home**.

5 DOMESTIC POWER SUPPLY

The failure of the **Beneficiary's** domestic electricity or gas supply in their **home**.

6 LOST KEYS

The loss of the only available keys, if the **Beneficiary** cannot replace them to gain access to their **home**.

7 VERMIN INFESTATION

Vermin causing damage inside the **home** or a health risk to the **Beneficiary**.

8 ALTERNATIVE ACCOMMODATION COSTS

The **Beneficiary'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.

- 2) an **INSURED EVENT** which happens within the first 48 hours of cover if the **Beneficiary** purchase's 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 the **Beneficiary** knew or ought reasonably to have known 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 (including any attempted repair or DIY) which does not comply with recognised industry standards or manufacturer's instructions
- 6) a central heating boiler which
 - a) is more than 15 years old and/or
 - b) has not been serviced every twelve months
- 7) Warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr
- 8) the cost of making permanent repairs including any redecoration or making good the fabric of the **home**
 - a) once the emergency situation has been resolved and/or
 - 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 the **Beneficiary's home**
- 9) the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
- 10) the failure to maintain any system or equipment or the replacement of parts that suffer wear and tear over time
- 11) garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks
- 12) the **Beneficiary's home** being left unoccupied for more than 30 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 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 the **Beneficiary's** main residence or that they rent or let out
- 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 **you**.

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

Failure to keep to any of these conditions may lead the **insurer** to cancelling this policy or refuse to pay a claim. The **insurer** also reserves the right to recover **emergency costs** from the **Beneficiary if this happens**

WHAT IS NOT INSURED BY THIS POLICY

The **Beneficiary** is not covered for any claim arising from or relating to:-

- 1) **emergency costs** which have been incurred before **we** accept a claim

1. The Beneficiary's Responsibilities

The Beneficiary 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 to the **Beneficiary**
- 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** name any claim, proceedings or investigation
- j) be able to prove that the main heating system is no more than fifteen years old and has been serviced every twelve months.

2. Our Consent

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

3. Settlement

The **Beneficiary** 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 the **Beneficiary'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. Arbitration

If there is a dispute between the **Beneficiary** and **us** about the handling of a claim, the **Beneficiary** can make a complaint to **us** as described on page 7 of this policy and **we** will try to resolve the matter

If **we** are unable to satisfy **your** concerns the **Beneficiary** can ask the Financial Ombudsman Service to review the complaint. (See page 7 of this policy).

5. Fraudulent Claims

If the **Beneficiary** 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) The **Policy Holder** may cancel the policy within 14 days of purchasing the cover with a full refund of the insurance premium paid, providing that no **Beneficiary** has made a claim which has been accepted under the policy
- b) The **Policy Holder** 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
- c) The **insurer** may cancel the policy at any time by giving at least 60 days' written notice to the **Policy Holder**. The **insurer** will refund part of the premium for the unexpired period.

7. Jurisdiction

This policy will be governed by English Law.

8. Data Protection Act

The **Beneficiary** agrees that any information provided to **us** &/or the **insurer** regarding the **Beneficiary** will be processed by **us** &/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.

9. 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.

Contractor

The contractor or tradesman chosen by us to respond to the **Beneficiary's home emergency**.

Emergency costs

- a) Costs reasonably and properly charged by the **contractor**
- b) Alternative accommodation costs incurred under INSURED EVENT 8.

Home Emergency

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

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

Home

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

Insurer

Brit Insurance Limited

Beneficiary

The members of the Civil Nuclear Police Federation Insurance Scheme

Limit of Indemnity

The **insurer** will pay the following:

- a) the **contractor's** call out charge
- b) **contractor's** labour up to 3hours.
- c) parts and materials, up to £150, and where necessary
- d) alternative accommodation up to £250.

The maximum payable by the **insurer** is £1000 for all claims related by time or original cause.

Period of Insurance

The period we have agreed to cover the **Beneficiary** for.

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**, Brit Insurance Limited.

You/Your

The **Beneficiary** to whom this policy has been issued and anyone living in the **home**.

The Policy Holder

Civil Nuclear Police Federation

Signed by

Managing Director
ARAG plc

ARAG plc Registered in England number 02585818. Registered Office: 9 Whiteladies Road, Clifton, Bristol B58 1NN.
Brit Insurance Limited registered in England and Wales number 02763688. Registered Office 55 Bishopsgate London EC2N 3AS.

ARAG plc (registration number 452369) and Brit Insurance Limited (registration number 202898) are authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
www.ARAG.co.uk