

# PRESTIGE

## UNDERWRITING

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# HOME EMERGENCY INSURANCE

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Thank you for choosing this policy.

Your policy provides assistance in the event of certain Home Emergencies, which impact the safety and security of YourHome, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an Emergency caused by specified events when they do not already have relevant insurance cover. It is not designed to replace Your buildings and contents insurance and will not provide assistance for normal day to day Home maintenance.

Please call Us as soon as You are aware of the Emergency.

### Meaning of Words

Wherever the following words and phrases appear in capitals in this document they will have the following meanings.

<b>Authorised Contractor</b>	A tradesperson authorised by Us to assess Your claim and carry out repairs in Your Home under this policy and under Our delegated authority.
<b>Covered/Insured Events</b>	Emergency to essential services in Your Home listed in the section headed "What is covered".
<b>Emergency</b>	A sudden and unforeseen incident in Your Home which immediately; exposes You or a third party to a risk to health or; Creates a risk of loss or damage to Your Home and/or any of Your belongings or; Makes Your Home uninhabitable.
<b>Emergency Repairs</b>	Work undertaken by an Authorised Contractor to resolve the Emergency by completing a Temporary Repair.
<b>Insured/You/Your</b>	You, the policyholder, and /or any member of Your immediate family normally living at Your Home.
<b>Local Territory</b>	Northern Ireland.
<b>Period of Insurance</b>	One year from the start or renewal date shown on Your policy certificate. If a mid-term adjustment has been made, the date on Your new policy certificate.
<b>Home</b>	The house or flat shown on Your policy certificate, its integral (built-in) garages all used for domestic purposes only in Northern Ireland. It does not include detached garages, sheds, greenhouses and other buildings, except for boilers.
<b>Temporary Repair</b>	Repairs and/or work immediately required to stop further damage being caused by the Emergency. You will need to replace this with a permanent repair.
<b>We/Us/Our</b>	This policy is provided by Prestige Underwriting Services Limited ("Prestige") and underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

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Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland under company number NI031853. Registered office: 10 Governors Place, Carrickfergus, Co.Antrim, BT38 7BN.

AXA Assistance (Ireland) Limited will arrange for You to receive the Home Emergency services described in this Policy using Authorised Contractors. AXA Assistance (Ireland) Limited, registered in Ireland, number 230753. Registered Office: Unit 13, Kilmartin Retail Park, Dublin Road, Athlone. AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland.

<b>Reimbursement Basis</b>	Subject to Our prior agreement and on receipt of the engineer / installer/ supplier/ Authorised Contractor's fully itemised invoice, We will pay You up to £500 inc. VAT as a contribution to a repair which You will arrange Yourself. This will be in full and final settlement of Your claim.
<b>Reinstatement</b>	Repairing the damage following an Emergency or after Our Authorised Contractor has created access to identify the source of the Emergency. This includes any damage caused to Your Home, its contents, fixtures or flooring.
<b>Trace and Access</b>	Where it is difficult to locate the source of the Emergency (such as a leak) in Your Home and needs specialist equipment or tools to locate it. In addition, it is any work that, in the opinion of Our Authorised Contractor, is more complex than the work covered in the 'Creating Access' section. This could be digging up floors or breaking into walls

## Important information

This document sets out the terms and conditions of Your cover and it is important that You read it carefully.

We will provide assistance for a maximum of 4 claims in the policy year. If We make any changes to Your policy cover limit, these will be confirmed to You separately in writing.

Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that You must follow for the policy to cover Your claim.

## How to make a Claim

Please call Us as soon as You are aware of the Emergency. You may not claim under a new policy for the first 48 Hours unless You are renewing an existing policy.

Are You having one of the following emergencies?

- Plumbing and Drainage.
- Failure of internal electrics.
- Security (i.e. glazing & locks).
- Pests.
- Gas supply pipe.
- Boiler & heating system.

If so, to obtain assistance, contact the 24 Hour Emergency Helpline on 0800 434 6304.

Please have as much information as possible to hand to enable Us to assist You as quickly as possible.

## What will happen next?

If You suffer an Emergency at Your Home, You should tell Us on the Emergency telephone number.

We will:

- Advise You how to protect Yourself and Your Home immediately;
- Validate Your policy and arrange for one of Our Authorised Contractors to get in touch with You to make an appointment or to settle Your claim on a Reimbursement Basis;
- We, along with Our Authorised Contractors under Our delegated authority, will then manage Your claim from that point onwards and keep You updated throughout Your claim journey;
- We will organise and pay up to £500 per claim including VAT, call out, labour, parts and materials to carry out an Emergency Repair;
- In the event of Your Home becoming uninhabitable and remaining so because of a Covered Event, We will contribute up to £250 inc VAT towards the cost of Your (including Your pets) accommodation including transport, on a Reimbursement Basis;
- We would always recommend that You arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once We have carried out an Emergency Repair and contained the Emergency for You, as this may only provide a temporary solution to the problem.

Claims under this policy can only be made by You, Your immediate family, lodger or anyone calling on Your behalf.

If the Emergency Repair costs more than £500, We will require You to contribute the difference or, subject to Our prior agreement and on receipt of Your engineer's fully itemised and paid invoice, We would pay You up to £500 inc. VAT as a contribution to a repair which You will arrange Yourself, taking account of costs already reasonably incurred by Our Authorised Contractor, for the initial visit.

This will be in full and final settlement of Your claim.

When We make a repair We will leave Your Home safe and habitable but We will not be responsible for reinstating it to its original condition, although You may find that this is covered under Your buildings insurance.

In some circumstances We may find it difficult to deploy an Authorised Contractor to attend Your Home or deal with Your Emergency within a reasonable timescale. Examples of such circumstances are:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, You may, with Our prior agreement, arrange for Your own contractor to resolve Your Emergency and We will refund the cost of Your contractor up to £500 inc. VAT.

Please provide a fully itemised invoice or receipt from Your own contractor to support Your claim for reimbursement. If a new boiler or heating system is installed, You will also need to provide the make, model, serial number and Gas Council number.

We will only reimburse the cost of the Emergency Repair applicable under the policy.

### **Other Insurance**

If You make a claim for any liability, loss or damage that is also covered by any other insurance policy, We will only pay Our share of the claim.

### **Getting Our Claims Costs Back**

If We think someone else is at fault for a claim that We pay, We may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that We make.

Anyone making a claim under this policy must give Us any help and information that We need.

### **Creating Access**

Our Authorised Contractor may need to create access to locate the source of the Emergency, such as lifting floorboards, removing bath panels and cosmetic fascias. If you are happy for our Authorised Contractor to create access, they will ask you to sign a disclaimer before they proceed. We will not cover you for reinstatement after Our Authorised Contractor has created access. This policy does not cover Trace and Access.

### **Parts Availability**

Availability of parts is an important factor in providing Emergency Repairs. If Our engineer does not carry the spare parts needed on the day of Your appointment, We will do all We reasonably can to find and install parts from Our approved suppliers. We may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

We may not replace parts on a like for like basis but will provide an alternative suitable for containing the Emergency ie. Reconditioned parts. However, there may be times when replacement parts are delayed because of circumstances beyond Our control.

In these cases We will not be able to avoid delays in repair; We will keep You informed throughout Your claim.

There may also be occasions where parts are no longer available. In these situations We will ensure Your Home is safe and if required, We will arrange for You to receive a quotation for a suitable replacement item at Your cost.

	WHAT IS COVERED	WHAT IS NOT COVERED
	<p>We will only pay for the Emergency Repair.</p> <p>We will not pay for any damage caused by the Emergency.</p> <p>The Emergencies listed below are covered under this policy:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of Emergency Repairs You can claim for.</p> <p>Please read them carefully to ensure this cover meets Your needs. We do not wish You to discover after an Emergency has occurred that it is not covered under the policy.</p> <p>The following incidents are NOT covered under this policy:</p>
<b>Plumbing</b>	<p>An Emergency relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> <li>• Your toilet</li> <li>• Visible pipes leading to and from the shower or bath</li> <li>• Internal section of the overflow pipe</li> <li>• Central heating water pipes</li> </ul>	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.</p> <p>Burst or leaking flexible hoses along with breakdown, leaking or damaged domestic appliances such as dishwashers and washing machines, or Saniflo or other mechanical toilets (also known as macerators);</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the Home;</p> <p>Dealing with temporarily frozen pipes.</p>
<b>Drainage</b>	<p>An Emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of emergencies that You would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes,</p> <p>Blocked bath, toilets or external drainage.</p> <p>You will still be covered if You do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided You are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority if outside the boundaries of the Home;</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning Your drains and any descaling of Your drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains.</p>
<b>Failure Of Internal Electrics</b>	<p>Full or partial failure of Your electrics rendering Your Home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the Home.</p>
<b>Security</b>	<p><b>Windows</b></p> <p>Broken and cracked windows which result in the Home not being secure.</p> <p>We will undertake an Emergency Repair using boarding or similar material to resolve the immediate security risk.</p> <p><b>Keys and locks</b></p> <p>Gaining access to, or securing Your Home through an external door where You have no alternative due to:</p> <ul style="list-style-type: none"> <li>• lost or damaged keys;</li> <li>• stolen keys;</li> <li>• failure of the external locking mechanism to the door;</li> </ul> <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where You are unable to secure Your Home;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the Emergency).</p>	<p><b>Windows, keys and locks</b></p> <p>Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the Home is therefore secure.</p>

	WHAT IS COVERED	WHAT IS NOT COVERED
<b>Pests</b>	Removal of rats, mice, wasps and hornets, where evidence of infestation in Your Home has been found.	Pests found outside Your Home, such as in detached garages and outbuildings.
<b>Internal Gas Pipe</b>	<p>A leak from the internal gas supply pipe in Your Home between the meter and a gas appliance. We will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service.</p> <p>If You think You have a gas leak, You should immediately call the National Gas Emergency Service on 0800 111 999.</p>	<p>Restoration of gas supply is not included. Please contact Your Utility Company who will be able to arrange this for You;</p> <p>Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection.</p>
<b>Boiler and Heating System</b>	<p>Complete failure or breakdown of Your primary heating/hot water system, resulting in no hot water and/or heating.</p> <p>We will also cover You for:</p> <ul style="list-style-type: none"> <li>• A loss of water pressure within a boiler due to a fault;</li> <li>• A water leak from the boiler/heating system.</li> </ul> <p>Included: Domestic gas boiler within Your Home, the output of which does not exceed 60kWh. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, timer and temperature pressure controls.</p>	<p>Commercial boilers or heating systems with an output of over 60kWh;</p> <p>Boilers over 15 years of age;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>Thermostatic valves;</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Any costs for the repair of Your heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of Your boiler or main heating system;</p> <p>Any repair or replacement of under floor heating systems, warm air units, air or ground source heat pumps;</p> <p>Any fault arising due to sludge/scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if You reside in a hard water area (as per the Local Water Authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions;</p> <p>Failure of boilers or heating systems that have not been inspected or serviced in accordance with manufacturers' instruction;</p> <p>Boilers that are beyond economic repair are not covered;</p> <p>Repair or replacement of the flue;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time.</p>

	WHAT IS COVERED	WHAT IS NOT COVERED
<b>Temporary Heating</b>	If You have no heating and a part needs to be ordered following the engineer's first visit, or if We are unable to repair the boiler/heating system, You have the option to either purchase heaters up to a value of £50 inc VAT on a Reimbursement Basis. These heaters are Yours to keep.	
<b>Roofing</b>	Sudden and unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather.  We will undertake a Temporary Repair only where the Authorised Contractor will use tarpaulin or similar material to cover and protect the affected area of your roof.	Damage to external guttering, fascia and soffit;  Flat roofs or shared roofs;  Damage to roofs constructed with a flexible weather roofing membrane e.g. torch on felt, trocal etc;  Any roofing claim where the damage is not caused by a storm or bad weather.

### General Exclusions

We will not cover the following:

1. A repair if You are aggressive towards Our Authorised Contractor or staff or impede or prevent access to Your Home at reasonable times to complete the repair;
2. Loss or damage arising from emergencies which were known to You before the start date of this policy;
3. Any loss where You did not contact Us to arrange repairs;
4. Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
5. Any Emergency in a Home that has been unoccupied for more than 30 consecutive days;
6. Any more than 4 claims per policy year
7. Any defect, damage or failure caused by:
  - Modification or attempted repair to all or any part of your property by you or your own contractor which results in damage to that or another part of your property;
  - Failure to comply with recognised industry standards;
  - Your or Your contractor's malicious or wilful action, misuse or negligence.
8. Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
9. Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to Your Home or the use of defective products;
10. Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
11. This insurance does not cover normal day to day maintenance at Your Home that You should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate Emergency;
12. If You have been advised of remedial work, which You cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as Your local water authority, utility company or boiler manufacturer;
13. No costs for repairs, parts or services are payable under this insurance unless We have been notified by You or a person calling on Your behalf through the 24 hour claims helpline, and We have approved a contractor in advance;
14. Trace and Access to locate the source of the Emergency;
15. Any boiler inspections or any other Emergency Repairs where asbestos may be disturbed
16. The removal of asbestos;
17. Reinstatement of the Home;
18. When We make a repair We will leave Your Home safe and habitable but We will not be responsible for reinstating it to its original condition;

19. Where Health and Safety regulations or a risk assessment that has been carried out, prevent Our Authorised Contractor being able to attend to the Emergency or carry out work in Your Home;
20. We reserve the right to decline to renew Your policy.
21. We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## RENEWAL AND CANCELLATION RIGHTS

### Renewals

Before the end of Your current Home Emergency policy, We will write to You to tell You about any changes to what is included in Your agreement or any changes to Our prices for the next year. Unless You tell Us when We write to You that You do not want to renew, We will automatically renew Your agreement for another year if You have chosen to pay by Direct Debit.

### Cancellation – Your Rights

If You find that this cover does not meet Your needs, please contact your Broker within 14 days of receiving this document and they will arrange for Us to cancel this policy. You will receive a full refund of Your premium, provided You have not made any claims.

If You cancel the policy outside the 14 day period You will receive a refund of Your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £20 provided You have not made any claims.

### Cancellation – Our Rights

We may cancel this policy by giving You at least 14 days written notice at Your last known address for the following reasons;

- If You fail to make payment of premiums after we have sent you two reminders to do so. If We do not receive payment after two reminders We will cancel Your policy with immediate effect and notify You in writing that such cancellation has taken place;
- If You refuse to allow Us reasonable access to Your Home in order to provide the services You have asked for under this policy or if You fail to co-operate with Our agents, representatives or Authorised Contractors.

If You otherwise cease to comply with the terms and conditions of this policy:

- We may cancel this policy without giving You prior notice if, by law, or other similar reasons We are unable to provide it.

If We exercise Our rights to cancel the policy under this section, We will refund the premium paid proportionate to the remaining Period of Insurance, provided You have not made any claims. We reserve the right to refuse renewal of any individual policy.

We may cancel this policy with immediate effect if:

- You make or try to make a fraudulent claim under Your policy;
- You are abusive or threatening towards Our staff;
- You repeatedly or seriously break the terms of this policy. We will continue to honour any claims made before cancellation.

### Fraud, Misrepresentation And Non-Disclosure

If We find that You, anybody insured by this policy or anyone acting for You has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide You with cover, or the terms and conditions of cover or the premium required;
- Misled Us in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing Us to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence Us to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by Us or another insurer,

We may;

- Cancel or void Your policy and all other policies which You hold with Us from the date of the fraud, misrepresentation or non disclosure and retain any premium You have paid for the policy;
- Refuse to pay the whole of Your claim if any part is in any way fraudulent, false or exaggerated and recover from You any costs We have incurred;
- Amend Your policy details to record the correct information, collect any additional premium due and charge administration costs.

### Our promise

We make every effort to provide you with the highest standards of service. If on any occasion our service falls below the standard you should expect us to meet, the following procedure explains what you should do.



## Complaints procedure

You can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

**AXA Assistance Ireland Limited, Unit 13, Kilmartin Retail Park, Dublin Road, Athlone, Co Westmeath**  
Or you can phone Tel: 00 353 (0) 906 486300 or Email: [athlone\\_complaints@axa-assistance.ie](mailto:athlone_complaints@axa-assistance.ie)

We will deal with Your dissatisfaction as soon as We can and try to reach an amicable resolution.

If We are unable to reach a resolution within 8 weeks or if You are not happy with Our resolution, You may have the right to refer the matter to the Financial Ombudsman Service, within 6 months of the date Our final response, by writing to:

**Financial Ombudsman Service, Exchange Tower, London, E14 9SR, UK**  
Or you can phone 0300 123 9123; or 0800 0234567 or E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

These procedures do not affect your right to take legal action.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if We cannot meet Our obligations. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or call them on 0207 741 4100.

## Relevant Law

Your policy is subject to English law, and you and we agree to submit to the non-exclusive jurisdiction of the English courts. Your policy represents the entire agreement between you and us.

## Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of you or others involved in your home emergency, in order to provide the services described in this policy,
- b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and
- e. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance S.A. or AXA Assistance (Ireland) Limited, or have other requests or concerns relating to our use of your data, please write to us at: **Data Protection Office, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR** or Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk). Alternatively, a hard copy is available from us on request.

## Alternative Format

Please contact us in writing or by phone if you would like to receive these terms and conditions in an alternative format, for example on audio tape or in large print.

**24 Hour Emergency Helpline**  
**0800 434 6304**

# Home Emergency Insurance

## Insurance Product Information Document

Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A.

Product: Home Emergency Cover

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of Insurance?

Home Emergency is insurance that provides assistance in the event of certain home emergencies, which impact the safety and security of your home, potentially rendering it uninhabitable.



#### What is Insured?

- ✓ We will pay up to £500 per claim including VAT, call out, labour, parts and materials
- ✓ Repairs and/or work immediately required to stop further damage being caused by the following emergencies:
  - Plumbing problems related to leaking pipes, blocked drains or leaking radiators
  - Blockages in toilet waste pipes & blocked drains
  - Heating and hot water failure
  - Loss of keys to your house, preventing access
  - Full or partial electricity failure in your property
  - Pests inside your home
  - Broken windows
  - Internal gas pipe leak
  - Sudden and unforeseen roofing problems
- ✓ We will send an authorised contractor to provide a temporary repair to stop the immediate emergency or, only if circumstances require this, a permanent repair.
- ✓ Up to £250 for temporary overnight accommodation, including transport to get there, if your home is not safe to live in overnight



#### What is not Insured?

- ✗ Shared water/drainage facilities
- ✗ Boilers over 15 years of age and/or with an output over 60 Kw/hr, or are found to be beyond economical repair
- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks
- ✗ Damage to domestic appliances
- ✗ Emergencies in detached outbuildings and garages
- ✗ Day to day maintenance or replacement of items due to wear and tear
- ✗ Issues existing before purchasing the policy
- ✗ Trace and access and/or reinstatement of the home following an emergency



#### Are there any restrictions on cover?

- ! You may not claim under a new policy for the first 14 days unless renewing an existing policy
- ! You can only have 4 claims in any 12-month period
- ! Replacement of parts on a like for like basis is not guaranteed
- ! You may not claim if your property has been unoccupied for more than 30 days



## Where am I covered?

- ✓ The cover provided is for private residences in Northern Ireland only



## What are my obligations?

- You must pay the insurance premium for cover to commence
- Your home should be properly maintained
- Your heating system should be serviced
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims
- You must check that you do not have any other insurance policies that may cover the same events and costs as these benefits



## When and how do I pay?

Please contact your broker or agent on information on how to pay



## When does the cover start and end?

- The period of insurance is stated on your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



## How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

To cancel your policy you must notify your broker or agent