



LEGAL SERVICES

Dorset 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. This section summarises the policy cover only; the policy wording starts from page 5 and 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.

Make a claim

To claim under this policy telephone **08444 722 915** (lines are open 24 hours a day, 365 days a year). For more information, please see the 'Claims procedure'

Let's make it happen with Home Emergency Solutions

Your 24/7 emergency assistance cover provides attendance by a suitably qualified contractor and could protect your home from costs arising from a number of unforeseen domestic emergencies:

- Breakdown of the beneficiary's main heating system
- Plumbing and drainage problems
- Damage to, or failure of the beneficiary's home's locks and windows which compromises the security of the beneficiary's home
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage
- Optional annual boiler servicing is available on a pay per use basis by calling 01977 781493.

All permanent repairs are guaranteed for 12 months

Claims Procedure

In the event of a home emergency:

1. Please telephone **08444 722 915** (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 the beneficiary's details and then decide on the best course of action to limit their 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. Poor weather conditions or remote locations may affect normal standards of service.
3. If the beneficiary is claiming for alternative accommodation costs they must obtain our authority to incur costs before booking somewhere to stay. The beneficiary's will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.
4. It is important the beneficiary's notifies us as soon as possible of any claim, and do not call out their own contractors as we will not pay their costs and it could stop the beneficiary's claim being covered.
5. The beneficiary's must report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service
6. 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.
7. The beneficiary's call may be recorded for our training and our security purposes and will be answered as soon as possible.

Who is ARAG?

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from our headquarters in Bristol.

We are experts in advancing the concept of legal and assistance insurance with innovative products and services.

Our pioneering spirit has made us successful in an international market environment. ARAG plc is part of ARAG SE recognised as a global leader, generating a premium income of over €1.5 billion per annum.

Our ethos is to work in partnership with our clients, listening to your expectations. With ARAG, there is no need to put life on hold.

About us and your insurer

ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's 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.

This is a summary of cover. For the full terms and conditions of the policy, please read the policy wording which starts from page 5 onwards.



Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
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.	The claim must be reported to us immediately after the beneficiary first becomes aware of the Home Emergency. You always agree to use the contractor nominated by us.	YOUR POLICY COVER 2) 3)
	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 £500. The maximum payable per claim is £1,000.	MEANING OF WORDS & TERMS Limit of Indemnity
1 MAIN HEATING SYSTEM The total failure or complete breakdown or accidental damage of the main heating system in the beneficiary's home.	A main heating system which is more than 15 years old Warm air, solar and un-vented heating systems or boilers with an output over 60Kw hr.	WHAT IS NOT INSURED BY THIS POLICY 6) 7)
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.	Washers or discs forming part of a tank, pipe or tap Blockage of supply or waste pipes due to freezing weather conditions.	WHAT IS NOT INSURED BY THIS POLICY 10) 18)
3 HOME SECURITY Damage to or the failure of external doors, windows (including accidental damage) or locks which compromises the security of the beneficiary's home.		
4 TOILET UNIT Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function.		
5 DOMESTIC POWER SUPPLY The failure or accidental damage 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 9)

<p>6 LOST KEYS The loss or theft 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 £500 (including VAT) following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in.</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>Claims procedure 3.</p>
<p>9 ROOF DAMAGE Damage to the roof of the home where internal damage has been or is likely to be caused.</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 (excluding 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 replacement of parts that gradually sustain damage or 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 60 days consecutively • covered by a manufacturer's, supplier's or installer's warranty. 	<p>WHAT IS NOT INSURED BY THIS POLICY 1) 2) 3) 4) 5) 8)a) 8)b) 10) 11) 12) 13)</p>

	Home Emergency Solutions is available for homes located in the United Kingdom, Channel islands and the Isle of Man.	MEANING OF WORDS & TERMS Home
--	---	--

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 or accidental damage of the main heating system (including a radiators, hot water pipes and water storage tanks in the **beneficiary's home**).

2 PLUMBING & DRAINAGE

The sudden damage to, or blockage or breakage or flooding of, the **beneficiary's home** drains or plumbing system including water storage tanks, taps and pipework, which is likely to cause damage to the **beneficiary's home** or its contents.

3 HOME SECURITY

Damage or the failure of external doors, windows (including accidental damage) 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.

5 DOMESTIC POWER SUPPLY

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

6 LOST KEYS

The loss or theft 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** accommodation costs including transport to such accommodation following a **home emergency** which makes the **home** unsafe, insecure or uncomfortable to stay in.

9 ROOF DAMAGE

Damage to the roof of the **beneficiary's home** where internal damage has been or is likely to be caused.

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
- 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** believed or ought reasonably to have believed 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 (excluding any attempted repair or DIY) which does not comply with recognised industry standards or manufacturer's instructions
- 6) a central heating boiler which is more than 15 years old
- 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 **beneficiary's home**
 - a) once the emergency situation has been resolved
 - 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 replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank, pipe or tap)
- 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 60 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
- 15) 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, landslide 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

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.

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. Disputes

If any dispute between the **beneficiary** and **us** arises from this policy, the **beneficiary** can make a complaint to **us** as described on the back page 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 arbitrate over the complaint.

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 **policyholder** 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 unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.
- b) The **insurer** may cancel the policy at any time by giving at least 60 days' written notice to the **policyholder**. 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.

Beneficiary

The members of the Dorset Police Federation Insurance Scheme.

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

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

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**.

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

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 £500.

The maximum payable by the **insurer** is £1,000 for all claims related by time or original cause.

Period of Insurance

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

Policyholder

Dorset Police Federation

Vermin

Brown or black rats, house or field mice, bees or cockroaches 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 Syndicate 2987 at Lloyd's.

You/Your

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

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. 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



0117 917 1561 (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 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:



0207 327 5693, Fax: 0207 327 5225



complaints@lloyds.com



Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:



0845 080 1800



enquiries@financial-ombudsman.org.uk



Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc Registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This can be checked by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0845 606 1234.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

www.ARAG.co.uk