

# home emergency policy document

Important document



Lloyds TSB  
**Insurance**

**PLEASE NOTE:**

**Your Lloyds TSB Home Emergency insurance:**

- **covers you against the costs of certain household emergencies which you will find described in this policy. It does not cover every situation which you might regard as an emergency and we will not be able to provide the emergency service unless the emergency has been caused by one of the specified events. Also, it does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.**
- **is not the same as Household Buildings and Contents insurance, nor is it a substitute for it.**

Your policy number

(please insert your policy number here)

## How do I claim?

Should you be unfortunate enough to suffer a domestic **emergency** which endangers your house or creates an unreasonable risk to your health and safety please follow these simple steps:

1. Telephone Lloyds TSB Home Emergency service within 24 hours of discovery on: **0800 7310094\***.
2. Tell us your Lloyds TSB Home Emergency policy number.
3. Tell us what has happened. We will then know how to proceed and what form of assistance would be appropriate to deal with the **emergency**.

### **IMPORTANT**

**Please remember to call Lloyds TSB Home Emergency Service first. Please do not go ahead and make your own arrangements as we cannot reimburse costs incurred without our prior agreement.**

# introduction

Insurance policies can be difficult to understand, so we have tried to make this policy easy to read.

We have still had to use some words with special meanings. These are shown below and whenever a word with special meaning appears it will be printed in **bold type**.

## words with special meanings

### 1. **We/us/our**

Royal & Sun Alliance Insurance plc.  
Registered in England and Wales, No. 93792. Registered at  
St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.  
Royal & Sun Alliance Insurance plc is authorised and regulated  
by the Financial Services Authority

### 2. **You/your/your family**

- **You** and any of the following people providing they normally live with **you**:
- **Your** husband, wife, or partner;
- Children (including foster children);
- Relatives;
- **Your** domestic employees.

### 3. **House**

The **house**, bungalow, flat or maisonette which is **your** permanent home and is owned and occupied by **you** solely for private residential purposes.

Garages (unless integral with the **house**), sheds, greenhouses and outbuildings are not included.

#### 4. Emergency

A sudden and unforeseen situation which, if not dealt with immediately, would in **our** opinion:

- i) render the **house** unsafe or insecure
- ii) damage or cause further damage to the **house** or its contents
- iii) create unreasonable risk to **your** health and safety.

#### 5. Insurance period

The period to which the insurance applies. This is 12 months from the start date and also includes any further period for which **you** pay or agree to pay and for which **we** accept or agree to accept **your** premium.

#### 6. Primary heating system

The principal central heating and hot water systems of the **house**, including a domestic boiler which has an output of no greater than 150,000 BTUs.

The following are not included

- Solar heating systems
- Non-domestic central heating boilers and their associated pipework and equipment
- Central heating fuel tanks.

#### 7. Tradesman

A person approved and instructed by **us** who is competent to provide domestic **emergency** repair services appropriate to the nature of the **emergency**.

#### 8. Unoccupied

Not lived in by **you** or any member of **your family**.

# the insurance contract

This policy is a legal contract between **you** and **us**.

**Our** part of the contract is that **we** will provide the cover set out in this policy wording for the **insurance period**.

**Your** part of the contract is:

- **you** must pay the premium;
- **you** must comply with all the conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim or **you** may find that **you** do not have any cover.

The law of the United Kingdom allows **us** both to choose the law which will apply to this contract. However, unless it says differently anywhere else in the contract, the law which will be applied to this contract is the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which **you** normally live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Cooling Off Period

If **you** cancel this policy within 14 days of purchase **you** will be entitled to a full refund of premium provided no claim has been made.

## emergency service

In the event of an **emergency** occurring in the **house** during the **insurance period** due to any of the causes listed under "What **Emergency** Is Covered" \*, **we** will arrange for a **tradesman** to attend the **house** and carry out the work necessary to resolve the **emergency**.

This insurance does not cover the cost of full repair or replacement, even when it is necessary following an **emergency**.

**You** may be able to claim all or some of the cost of the repair or replacement under **your** Household Buildings or Contents insurance and **you** should seek advice from **your** insurance company or **your** insurance adviser as soon as possible.

The most **we** will pay for any one **emergency** is:

- the **tradesman's** attendance for two hours (including any callout charge) and,
- £100 inclusive of VAT in respect of parts and materials.

\* (but excluding situations listed under "What is not covered")

# what emergency is covered

## 1. Plumbing and drainage

Failure of or damage to the plumbing or drainage system (excluding cesspits, septic tanks and associated fittings).

## 2. Electricity supply

Complete failure of the electricity supply within the **house**.

## 3. External locks, doors and windows

Failure of or damage to external locks, external doors or external windows.

## 4. Heating system

Complete breakdown of the **primary heating system**.  
ie. hot water and central heating

This insurance does not cover gas leaks. All gas escapes are handled by British Gas Transco.

If **you** suspect a gas leak **you** should telephone the British Gas Transco national emergency number: 0800 111999.

## 5. Roof

Damage to the roof of the **house** by bad weather conditions or by fallen trees or branches.

The following are not covered:

- Flat roofs
- Gutters.

Remember an **Emergency** is

A sudden and unforeseen situation which, if not dealt with immediately, would in **our** opinion:

- render the **house** unsafe or insecure
- damage or cause further damage to the **house** or its contents
- create unreasonable risk to **your** health and safety.

# what is not covered

## Any **emergency** arising from:

Circumstances known to **you** prior to the commencement of the **insurance period**

Any **emergency** where **you** have not contacted **us** within 24 hours of discovery.

Any system, equipment or facility having reached the end of its expected working life.

The normal day-to-day maintenance of the system(s)/facility or equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Any system, equipment or facility which is inherently faulty or inadequate due to poor design or manufacture.

Any mains service which is the responsibility of a public service company.

Domestic appliances

Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.

Escape of water outside the **house** which is not causing damage to the interior of the **house** or its contents.

Unblocking a toilet if it is not the only toilet in the **house**.

Replacing keys which have been lost, stolen or damaged.

Gaining entry to the **house** because the keys have been lost, stolen or damaged or because the keys are not in **your** possession.

Failure or breakdown of a component which affects:

- only part of the **primary heating system**
- only the efficiency of the **primary heating system**.

Descaling and any work arising from hard water scale deposits.

Breakdown of the **primary heating system** caused by the failure of it or any of its components to correctly recognise any data concerning a date (whether in the year 2000 or any other date).

The cost of any alteration, repair or replacement of **your** appliances caused by it, or any of its components, failing to correctly recognise any data concerning a date (whether a date in the Year 2000 or any other date).

Gas leaks

Any consequence of the mains gas supply to the **house** having to be turned off as a result of a gas leak either within or outside the **house**.

Any wilful act or omission by **you**.

The **house** being left **unoccupied** for more than 30 consecutive days.

Any sort of war, invasion or revolution.

Consequential loss of any kind.

Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism, regardless of any other contributing cause or event.

Terrorism: any act or acts including, but not limited to:

- the use or threat of force and/or violence

and/or

- loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s), or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

# general conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this policy. **We** will act in good faith in all **our** dealings with **you**.

1. Before **you** can make use of any of the services described in this booklet **you** must contact **us** and obtain **our** agreement to deal with **your** claim as described on page 1.
2. Any **emergency** must be reported to **us** within 24 hours of discovery.
3. **We** may not pay a claim if, in **our** opinion, the part of the **house** or the system, equipment or facility which has given rise to the **emergency** has not been maintained in a safe or serviceable condition.
4. **We** will decide upon the best way of dealing with **your** claim, although **we** will take **your** wishes into account when possible.
5. If **you** have any other insurance that covers the same costs or damage as this policy **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.
6. **We** believe all of **our** policyholders are honest and the contract between **you** and **us** is based upon mutual trust. If **you** or anyone acting on **your** behalf dishonestly try to:
  - obtain claims payments under this policy
  - obtain cover for which **you** do not qualify
  - obtain cover at a reduced premium**you** will lose the right to all benefit under **your** policy.
7. **You** must pay any call out charge if having asked for assistance **you** are not at home when the **tradesman** arrives at the time agreed.

8. **We** will arrange to make the **house** safe or secure or prevent damage or further damage to the **house**. **We** are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers.
9. **We** will try to obtain a suitable **tradesman** provided **we** are not prevented from doing so by weather conditions, industrial disputes (official or not), failure of the public transport system including the road or rail network, repairs to the road or rail network or other circumstances preventing access to the **house** or making the provision of the service impractical.
10. If **your** needs exceed the cover provided by this policy **we** will still offer **you** assistance but **you** must pay any excess costs to the **tradesman** at the time the service is provided.
11. **You** may cancel this policy by giving **us** at least seven days notice in writing at the address shown on **your** schedule. If **you** do, **you** may be entitled to a refund of any premium **you** have paid for the rest of the current **insurance period** provided that no claim has been made during the current **insurance period**. **We** may cancel this policy by giving **you** at least 14 days notice in writing at **your** last known address. If **we** do, any premium **you** have paid **us** for the rest of the current **insurance period** will be returned to **you**.

Please remember this is not a maintenance contract and **we** will have the right to cancel if, in **our** opinion, the service is being abused.

# your home, our promise

Thank you for taking out Home Emergency cover with **us** - **we** hope **you** will keep **your** policy for many years to come. **We** are committed to giving **you** a first class service at all times.

To begin with, **we** will

- Send **you your** new policy very quickly-always within 5 working days of cover being arranged, or
- Let **you** know if there are any queries as soon as **we** can-always within 5 working days

All the time, **we** will

- Provide the 24 hour **emergency** line - 0800 7310094\*
- Provide a telephone helpline to answer any questions **you** may have - 0870 516 8523\*
- Respond to any letters **you** send **us** by return where possible, but always within 5 working days

If **you** need to claim, **we** will

- When **you** phone to tell **us you** need to claim - take down all the details **you** give **us**, tell **you** what the next steps are and if **you** need to do anything further
- Explain to **you** how **your** claim will be handled, and deal with it in the shortest possible time
- Let **you** know quickly if anything is not covered and why

Customer service is very important to **us** and **our** aim is to provide a first class service at all times. If **you** are unhappy with the service provided by Royal & SunAlliance **you** may contact **us** by writing to, The Manager at the Lloyds TSB Insurance Centre at the address shown on **your** schedule. Where possible **you** should provide details of **your** policy number to help with the speedy handling of **your** enquiry.

In the event of a complaint regarding a claim **you** may write to:

The Manager,  
Royal & SunAlliance,  
PO Box 792,  
West Gate,  
Colston Avenue,  
Bristol BS99 5BY.

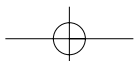
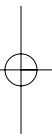
If **you** are not satisfied with the outcome of the Royal & SunAlliance internal complaints procedure **you** will be provided with the Company's final response so **you** can, if **you** wish, refer the matter to The Financial Ombudsman Service. Their address is:

Insurance Division,  
The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR.

In the event of any other type of complaint you may write to:

Customer Care  
Lloyds TSB Insurance,  
Tredegar Park,  
Newport,  
South Wales NP10 8SB.

\* For **your** protection **your** calls may be recorded and may be monitored.



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