

Home Emergency policy booklet

Important document



Lloyds TSB

USEFUL TELEPHONE NUMBERS

0800 731 0094

Telephone Lloyds TSB Home Emergency Service within 24 hours of discovery. Please note that for **your** protection calls may be recorded.

This insurance does not cover gas leaks. All gas escapes are handled by Transco. If **you** suspect a gas leak **you** should telephone Transco national emergency number on 0800 111 999.

Calls to 0800 numbers are free of charge from UK landlines. These charges may differ if calling from a mobile.

IMPORTANT INFORMATION:

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 perils. 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.

If **you** move **home**, it is a requirement that **you** service the **primary heating system** in **your** new **home** annually from the date that cover commences.

RSA will treat **your** personal data in the following way:

All personal information supplied by **you** will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where **your** consent has been received or where permitted by law. In order to provide **you** with products and services this information will be held in data systems of the RSA Group of companies or **our** agents or subcontractors.

The RSA Group of companies may pass **your** personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **your** personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which **you** provided it. Details of the companies and countries involved can be provided to **you** on request.

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How do I claim?

Should **you** be unfortunate enough to suffer a domestic **emergency** which endangers **your home** or creates an unreasonable risk to **your** health and safety, please make sure that **you** have read and understood **our** definition of an **emergency** before following these simple steps:

1. Telephone Lloyds Home Emergency service within 24 hours of discovery on: **0800 731 0094**. Please note that for **your** protection telephone calls may be recorded.
2. Tell **us your** Lloyds TSB Home Emergency policy number.
3. Tell **us** what has happened. Using this information, **we** will then assess how to proceed and what form of assistance would be appropriate to deal with the **emergency**.

For **you** to claim successfully **your** claim must fall into both the following categories:

1. Emergency:

A sudden or unforeseen situation which, if not dealt with immediately upon discovery would cause one of the following:

- Render the **home** unsafe or insecure; or
- Damage or cause further damage to the **home** or its contents; or
- Create unreasonable risk to **you** or **your family's** health and safety.

2. Perils covered:

- A) Failure of, or damage to, plumbing and drainage
- B) Complete failure of electricity supply within the **home**
- C) Failure of, or damage to, external locks, external doors or external windows
- D) **Primary heating system**: complete breakdown of the hot water system, or complete or partial breakdown of the central heating system
- E) Damage to the roof of the **home** by bad weather conditions or by fallen trees and branches.

This is a brief summary of what the policy does cover. The full details of what the policy does and does not cover are shown on pages 9-13.

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under 'How do I claim?'. Please be aware that events that may give rise to a claim under the insurance must be notified within 24 hours of discovery.

Claims conditions require **you** to provide **us** at **your** own expense, with such information and assistance as **we** may reasonably require. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage

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.

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.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This policy has been underwritten 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. For further cancellation information, please refer to 'Cancelling the Policy' on page 16.

Words with special meanings

This part of the policy sets out the words which have special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

Emergency

A sudden or unforeseen situation which, if not dealt with immediately upon discovery would cause one of the following:

- Render the **home** unsafe or insecure; or
- Damage or cause further damage to the **home** or its contents; or
- Create unreasonable risk to **you** or **your family's** health and safety.

Home

The house, bungalow, flat or maisonette shown as **your** risk address on **your** schedule which is **your** permanent **home** and is owned and occupied by **you** or **your family** for private residential purposes. The **home** when it is lived in solely by anyone other than **you** or **your family** will not be covered.

Garages (unless integral with the **home**), sheds, greenhouses, outbuildings or land belonging to **your home** are not included.

Insurance period

The period for which the insurance is in force. This is 12 months from the date that cover commences 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.

Words with special meanings (continued)

Primary heating system

The principal central heating and hot water systems of the **home**, 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.

Tradesman

A person approved and instructed by **us** who is competent to provide domestic repair services appropriate to the **emergency**. This will be based on the information **you** provide when **you** claim.

Unoccupied

When **your home** has not been lived in by **your family** for more than 30 days in a row. Lived in means slept in frequently.

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.

You/your

The person named as policyholder on the schedule.

Your family

Any of the following people providing they normally live with **you**:

- **Your** husband, wife, civil partner or partner
- Children (including foster children)
- Relatives
- **Your** domestic employees.

Our Emergency service

In the event of an **emergency** occurring in the **home** during the **insurance period** due to any of the causes listed under 'What is covered' on pages 9-11, but excluding situations listed under 'What is not covered' on pages 9-11 and under 'Exclusions relating to the whole policy' on pages 12-13, **we** will arrange for a **tradesman** to attend the **home** and carry out the work necessary to resolve the **emergency**.

If, following an **emergency**, a permanent repair is necessary, the **tradesman** will carry it out provided it can be effected during the visit and at a similar expense. This insurance may 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:

- £300 inclusive of parts, materials, VAT and the **tradesman's** attendance and callout charge.

What is covered

This part of the policy sets out the cover **we** provide. For a full list of exclusions that apply to the whole policy, please refer to the policy exclusions listed on pages 12-13 of this policy booklet.

For **you** to claim successfully **your** claim must fall into both the following categories:

1. Emergency:

A sudden or unforeseen situation which, if not dealt with immediately upon discovery would cause one of the following:

- Render the **home** unsafe or insecure; or
- Damage or cause further damage to the **home** or its contents; or
- Create unreasonable risk to **you** or **your family's** health and safety.

2. Perils covered:

- A) Failure of, or damage to, plumbing and drainage
- B) Complete failure of electricity supply within the **home**
- C) Failure of, or damage to, external locks, external doors or external windows
- D) **Primary heating system**: complete breakdown of the hot water system, or complete or partial breakdown of the central heating system
- E) Damage to the roof of the **home** by bad weather conditions or by fallen trees and branches.

This is a brief summary of what the policy does cover. The full details of what the policy does and does not cover are shown overleaf.

What is covered (continued)

A) Plumbing or drainage

What is covered

Failure of, or damage to, the plumbing or drainage system.

What is not covered

Cesspits, septic tanks and associated fittings.

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

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

Descaling and any work arising from hard water scale deposits.

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

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

B) Electricity supply

What is covered

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

What is not covered

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

C) External locks, external doors or external windows

What is covered

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

What is not covered

Replacing keys which have been lost, stolen or damaged.

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

D) Primary heating system

What is covered

Failure or complete breakdown of the hot water system.

Complete or partial breakdown of the central heating system.

What is not covered

Failure or breakdown of a component which affects only the efficiency of the **primary heating system**.

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.

Descaling and any work arising from hard water scale deposits.

The following are not included: solar heating systems; non-domestic central heating boilers and their associated pipework and equipment; central heating fuel tanks.

Any failure of the **primary heating system** where it has not been annually maintained.

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

E) Roof

What is covered

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

What is not covered

Flat roofs and gutters.

Exclusions applying to the whole policy

You will not be covered for these exclusions, which apply to the whole policy:

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.

Any 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.

Domestic appliances.

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.

Repairs which are made by anyone other than the **tradesman** authorised by **us**.

Costs incurred without **our** agreement.

This insurance does not cover gas leaks. All gas escapes are handled by Transco. If **you** suspect a gas leak you should telephone the Transco national emergency number: 0800 111999.

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

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

A claim which occurs during the period where **your home** is left **unoccupied**.

The **home** when it is lived in solely by anyone other than **you** or **your** family.

Lived in means slept in frequently.

Garages (unless integral with the **home**), sheds, greenhouses, outbuildings or land belonging to **your home** are not included.

Any sort of war, invasion or revolution.

Any indirect loss or any other cost or loss that is not directly caused by the event that led to **your** claim.

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.

Wear and tear: any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

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**.

Annually maintained

The **primary heating system** must be maintained at least annually by a CORGI/Gas Safe Register (or equivalent) registered **tradesman** providing certification or other proof of service. If **you** have recently moved in and there is no proof of prior maintenance, **you** must service **your primary heating system** annually from the date that cover commences.

Taking care

1. **You** and **your family** must take all reasonable steps to prevent loss or damage to everything which is covered by this insurance and to keep the **home** and its contents insured in good condition and in good repair.

Keeping **us** informed

2. The following are examples of the types of changes **we** need to know about:
 - A permanent change of address;
 - If **your home** is to become **unoccupied** for more than 30 days consecutive days;
 - If **your home** is to become let out to tenants or shared with lodgers.

Making a claim

3. 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 pages 2-3.
4. Any **emergency** must be reported to **us** within 24 hours of discovery.

5. **We** may not pay a claim if the part of the **home** or the system, equipment or facility which has given rise to the **emergency** has not been maintained in a safe or serviceable condition.
6. When reporting an **emergency** regarding the **primary heating system you** must give **us** certification or other proof of service confirming it being annually maintained by a Corgi/Gas Safe Register (or equivalent) registered **tradesman**. If **you** have recently moved in **we** require that **you** must service the **primary heating system** annually from the date cover commences.
7. **We** will decide upon the best way of dealing with **your** claim based on the information **you** provide when **you** make a claim, taking into account **your** wishes, where possible.
8. 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 the claim.
9. If dishonesty or exaggeration is used by **you** or **your family** or anyone acting on behalf of **you** or **your family** to obtain:
 - A claims payment under **your** policy;
 - Cover for which **you** do not qualify;
 - Cover at a reduced premium;all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.
10. **You** must pay any callout charge if having asked for assistance **you** are not at home when the **tradesman** arrives at the time agreed.
11. **We** will arrange to make the **home** safe or secure or prevent damage or further damage to the **home**. **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.

General conditions (continued)

12. **We** will try to obtain a suitable **tradesman** based on the information **you** provide when **you** make a claim; 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 **home** or making the provision of the service impractical.
13. 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.

Cancelling the policy

14. If **you** want to change **your** mind **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** will 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 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 731 0094**.
- 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.

Please note that for **your** protection telephone calls may be recorded and monitored.

If you need to claim:

When **you** telephone **0800 731 0094** to register **your** claim, **we** will:

- 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.

Complaints procedure

Our commitment to customer service

At RSA, **we** are committed to going the extra mile for **our** customers and wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know, by contacting:

Telephone:

Claims Line: 0800 731 0094

Enquiry Line: 0870 516 8523

RSA

PO Box 792

West Gate

Colston

Bristol BS99 5BY

We promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

We aim to resolve **your** concerns within 24 hours. Experience tells **us** that most difficulties can be sorted within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **us** issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

If you are still not happy:

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them.

They can be contacted at:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times.

If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

www.lloydstsb.com/insurance

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