

**Protection**

# Home Emergency Policy Wording



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# Home Emergency

**The following only applies if your Home Insurance schedule shows that Home Emergency is included and the appropriate premium has been paid.**

This policy is sold by Skipton Building Society and Arthur J. Gallagher (UK) and administered by Arthur J. Gallagher (UK). Skipton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Arthur J. Gallagher (UK) is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority.

Collinson Insurance Services Limited will provide the services and benefits described in this Section only:

- During the **period of insurance**
- Within the **geographical limits**
- Following payment of the premium

**We** will use the details that **you** have given **us** to provide the services and benefits set out below, subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read all of these carefully, to ensure this policy meets **your** individual requirements.

This policy is underwritten by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

This insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority and Great Lakes Reinsurance (UK) PLC are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details may be checked on the Financial Services Register at [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

## The aims of this insurance

This insurance is a **home emergency** policy and not a household Buildings or Contents policy. It should complement **your** household insurance policies, and provide benefits and services which are not normally available under these policies.

This insurance does not cover normal day-to-day **home** maintenance which **you** should carry out or pay for, such as attention to items which tend to gradually wear out over a period of time, or need periodic attention, for example the descaling of central heating pipes or the replacement of tap and cistern washers.

What **we** undertake to do is provide rapid, expert help if **you** suffer a **home emergency** arising from an incident covered under the policy. **We** will arrange for one of **our repairers** on **our** nationwide list of authorised tradesmen to attend and take action to stabilise the situation and remove the emergency.

# Definitions

Where the following words appear in **bold** within this Section only, they will have the meanings shown below.

<p><b>Emergency Repairs</b></p>	<p>Work undertaken by a <b>repairer</b> to resolve the <b>home emergency</b> by completing a temporary repair which will resolve the emergency but will need to be replaced by a permanent repair to put right the damage caused to the property by the emergency. Please note: A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.</p>
<p><b>Geographical Limits</b></p>	<p>The mainland of Great Britain plus the Isle of Wight, Channel Islands, Isle of Man and Northern Ireland.</p>
<p><b>Home</b></p>	<p><b>Your</b> principle permanent place of residence, comprising private dwelling together with attached garage(s), which are built of standard construction (typically brick with slate tiled or thatched roof), all used only for <b>your</b> domestic purposes or as <b>your</b> office (providing no more than half the rooms in the property are used for this purpose), and situated within the <b>geographical limits</b> at the address shown on <b>your</b> Home Insurance schedule. Detached garages, bedsits or properties with multiple occupation/residential or nursing homes are excluded.</p> <p>Please note: This policy does not cover <b>you</b> for pest infestation and any subsequent uninhabitable accommodation if <b>your</b> home has a thatched roof.</p>
<p><b>Home Emergency</b></p>	<p>A sudden unexpected event occurring during the <b>period of insurance</b>, involving <b>your home</b> which, if not dealt with immediately exposes the <b>insured persons</b> or a third party to a risk to their health, or necessitates immediate remedial action to render the <b>home</b> safe or secure, or will cause damage or further damage to <b>your home</b> or its contents, or is needed to restore the <b>mains services</b>.</p>
<p><b>Insured person(s) or You / Your</b></p>	<p>The person named on the Home Insurance schedule, together with the members of their household normally residing with them. In <b>your</b> absence on a trip away from <b>home</b>, the person duly authorised by <b>you</b> as the key holder responsible for the <b>home</b>.</p>
<p><b>Mains Services</b></p>	<p>Mains drainage to the boundaries of the <b>home</b>, water, electricity and gas within the <b>home</b> and the main source of heating or hot water where no alternative exists.</p>
<p><b>Period of Insurance</b></p>	<p>The period shown on the policy schedule. Please note that <b>You</b> are not able to make any claims within the first 28 days following <b>Your</b> initial purchase of this policy.</p>
<p><b>Repairer</b></p>	<p>A tradesman approved and authorised by <b>us</b> in advance to carry <b>our</b> repairs.</p>
<p><b>Unoccupied</b></p>	<p>To been lived in by <b>You</b> or <b>Your</b> family, or any other person with <b>Your</b> permission.</p>
<p><b>We / Our / Us</b></p>	<p>Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.</p>

# Home Emergency

What Is Covered:	What Is Not Covered:
<p>For each claim <b>we</b> will pay up to a maximum of £500 (including VAT), for <b>emergency repairs</b> (or permanent repair if it is a similar cost) to stabilise the situation and remove the emergency or to restore the normal operation of the boiler or warm air unit, comprising call-out, labour, parts and/or materials.</p> <p>Within any one <b>period of insurance</b>, the maximum <b>we</b> will pay under this policy will be £2,000 (including VAT).</p> <p>If a <b>home emergency</b> occurs, <b>we</b> will arrange for a <b>repairer</b> to assess the situation and carry out <b>emergency repairs</b> in the event of:</p> <ol style="list-style-type: none"> <li>1. Burst pipes or sudden leakage likely to cause damage to the <b>home</b> or its contents.</li> <li>2. Break-in or vandalism reported to the police (a crime number should be obtained for further reference) which compromises the security of the <b>home</b>.</li> <li>3. Failure of <b>your mains services</b>. Blockage or breaking or flooding of drains or sewers, or failure of <b>your</b> domestic hot water heating.</li> <li>4. Total failure of <b>your</b> central heating causing, unreasonable discomfort or risking frost damage to the <b>home</b>.</li> <li>5. A leakage caused by a smashed toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the <b>home</b>.</li> <li>6. Pest infestation meaning the removal of wasp nests, field and house mice and brown rats within the <b>home</b>. Please note: This policy does not cover <b>you</b> for pest infestation and any subsequent uninhabitable accommodation if <b>your home</b> has a thatched roof.</li> <li>7. Uninhabitable accommodation. In the event of the <b>home</b> becoming uninhabitable as a consequence of a <b>home emergency</b> and remaining so overnight, <b>we</b> will, subject to prior agreement with <b>us</b>, pay up to £250 (including VAT) in total for: <ol style="list-style-type: none"> <li>a. <b>your</b> overnight accommodation and/or</li> <li>b. transport to such accommodation</li> </ol> </li> </ol>	<p><b>We will not pay for the following:</b></p> <ul style="list-style-type: none"> <li>• Dripping taps</li> <li>• Burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap</li> <li>• Slow seepage from joints or gaskets which does not involve a sudden escape of water</li> <li>• The results of hard water scaling deposits</li> <li>• Leaking overflows</li> <li>• Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers</li> <li>• Blocked or misaligned guttering</li> <li>• Damage to boundary walls, hedges, fences and gates</li> <li>• Malfunctioning or blockage of septic tanks</li> <li>• Any infestations, pests in gardens, or outbuildings</li> <li>• Flat or tarpaulin roofs</li> <li>• Any event arising from circumstances known to <b>you</b> prior to the commencement date of this insurance including any pest infestation or parts known to be failing or in need of attention/repair/maintenance, or any inherent fault or defect</li> </ul> <p><b>In connection with the boiler or warm air unit:</b></p> <ul style="list-style-type: none"> <li>• Air locks in the central heating piping</li> <li>• Central heating failure to light up after summer shutdown</li> <li>• Any claim involving a boiler or warm air unit with an output exceeding 170,000 btu's (British Thermal Units) capacity.</li> <li>• Any boiler or warm air unit more than ten years old</li> <li>• Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts</li> <li>• Any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions. Any recommendations following servicing should be carried out and the costs will be <b>your</b> responsibility</li> <li>• Any intermittent or reoccurring fault</li> </ul>

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# Home Emergency (continued)

What Is Covered:	What Is Not Covered:
	<ul style="list-style-type: none"> <li>• Any water pressure adjustments or failure caused through hard water scale or sludge</li> <li>• Fuel lines including gas leaks</li> <li>• Any re-lighting of the pilot light (please refer to the manufacturers handbook)</li> <li>• Any boiler or system noise</li> <li>• Any radiator valves</li> </ul> <p><b>The following incidents or circumstances are also excluded:</b></p> <ul style="list-style-type: none"> <li>• Breakage of internal glass or of any basin, bath, bidet or shower base.</li> <li>• Failure of any services where the problem is situated outside the boundary of the plot of land on which <b>your home</b> is situated or beyond the part of the sole or shared supply system or piping for which <b>you</b> are legally responsible.</li> <li>• The cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the fabric of the <b>home</b>.</li> <li>• Damage incurred in gaining necessary access.</li> <li>• Breakdown of, loss of or damage to domestic appliances or Saniflow toilets.</li> <li>• Pest infestation if <b>your home</b> has a thatched roof.</li> <li>• Uninhabitable accommodation as a result of pest infestation where <b>your home</b> has a thatched roof.</li> <li>• Loss or damage arising from the utility company interrupting or deliberately disconnecting the <b>mains services</b> or any equipment that <b>you</b> are responsible for.</li> </ul> <p>Please also refer to the General Exclusions.</p>

# Requesting Assistance

First check the circumstances are covered.

Having done this telephone Intana immediately stating **your** policy number, on:

**0844 770 1067**

**Major emergencies which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority, or in case of difficulty, to the public emergency services.**

**Suspected gas leaks should always be reported to national grid uk on 0800 111 999.**

## General Conditions

1. **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
2. **You** should carry out or arrange for normal continuous maintenance of **your home** and on the systems servicing the **home** and **you** must take all reasonable steps to avoid or minimise any claim. All boilers should be serviced annually or in accordance with manufacturers' guidelines and service documentation should be kept in case it is required when **you** make a claim.
3. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
4. **Your** full compliance with the terms and conditions of this policy is necessary before a claim will be paid.
5. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this policy all benefits and any premium paid shall be forfeited.
6. **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this policy. This is to enable **us** to recover any costs **we** have incurred from a third party who may have liability for the costs.
7. **You** must notify **us** immediately if a claim occurs. If for any reason **we** authorise **you** to use a contractor appointed by yourself, **you** should obtain an estimate for the work and contact **us** for authorisation to continue, **you** must supply **us**, at **your** own expense, with a written statement substantiating the claim within 28 days of reporting the claim, together with all certificates, information, evidence and receipts required by **us**.
8. If there is any dispute about the policy interpretation, or **we** have accepted a claim but there is disagreement over the amount **we** will pay, **we** offer **you** the option of resolving this by using the Arbitration procedure **we** have arranged. Please see the Complaints Procedure. Using this service will not affect **your** legal rights.
9. **You** and **we** are free to choose the Law applicable to this agreement but in the absence of agreement to the contrary, the Law of England and Wales will apply.
10. **You** must promptly pay **us** or the **repairer** for all work authorised by **you** which is not covered under this policy.
11. If **you** intend to leave **your home unoccupied** when cold weather is normally expected, **you** must take all normal precautions to prevent frost damage, including turning off the water supply and leaving central heating on a low setting.

# General Exclusions

1. Any loss or damage arising from faults, damage or infestation that **you** were aware of at the time **you** purchased the insurance.
2. A **Home Emergency** which happens before the **period of insurance** starts or within 28 days of the date of first purchase of this policy.
3. Any costs incurred when **you** have not notified **us** and obtained **our** prior authorisation.
4. Damage to **home** contents.
5. Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories.
6. Any amount payable in respect of an insured event where the cost is recoverable under any form of insurance or maintenance agreement (or which would be recoverable but for the existence of the insurance provided under this policy).
7. Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our** **repairer** to ensure that the original fault has received a definite repair.
8. Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards.
9. Any claim when the **home** has been left **unoccupied** for more than 30 days.
10. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expenses of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - war, hostilities or warlike operations (whether war be declared or not)
  - invasion or an act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs
  - civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power
  - explosions or war weapons; release of weapons of mass destruction that do not involve an explosive sequence
  - murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **insured person** whether war be declared with that state or not
  - terrorist activity.
11. Loss or destruction of or damage or any loss or expense whatsoever resulting from:
  - a. ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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12. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this policy.
13. Any legal liability or direct or indirect loss arising from the provision of, or any delay in providing the services to which this policy relates, unless negligence on **our** part can be demonstrated. An example of this would be loss of wages as a result of a **home emergency**.
14. Costs associated with another property or communal/shared areas if **your home** is in a multiple-occupancy or multiple-usage block or building.
15. Equipment which has not been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.
16. Costs incurred where no fault is found.
17. Any loss or damage occurring in the communal areas of the building or property.

# How to make a complaint

## Our Promise of Service

**We** aim to provide a first class service at all times. However, if **you** have a complaint regarding how **your** claim has been handled, you should contact **us** in the first instance at:

Quality Department  
Intana  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN

Telephone: 0844 338 5799  
Email: [quality@intana-assist.com](mailto:quality@intana-assist.com)

**We** aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision.

If **your** complaint is regarding the selling of, or administration of this policy, then please contact:

Managing Director  
Arthur J. Gallagher (UK)  
St Mark's Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ

To contact Arthur J. Gallagher (UK) by phone, please call the telephone number shown on **your** Home Insurance schedule.

In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of receipt of **your** complaint, **you** have the right to refer **your** complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123.

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case.

**Your** legal rights are not affected.

# Cancellation

**You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later. **You** will receive a refund of the premium **you** have paid.

If **you** subsequently give notice in writing or by telephone to Arthur J. Gallagher (UK) to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

## Cancellation by us

If **you** fail to satisfy the terms of **your** Policy, **we** may choose to cancel **your** Policy during the **period of insurance** by giving **you** 14 days written notice of cancellation to the address shown on **your** Home

Insurance schedule or alternative address provided by **you**. Examples of when **we** might do this includes **you** not paying a premium when due, or **us** discovering that **your** property is no longer eligible for cover, etc.

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **you** or **your** estate. If however, an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

## Effective time of cancellation

This policy shall cease at 00.01 hours on the day following the last day of the **period of insurance** for which premium has been paid.

# Renewal

**You** will be contacted in good time before **your** policy is due for renewal to confirm the premium and any changes in terms and conditions that will apply to **your** policy. **You** will be provided with an explanation of the actions **you** must take to renew **your** policy. **We** may at **our** discretion not offer renewal, in which case **you** will be notified before the date shown on **your** Home Insurance schedule. If **you** do not wish to renew **your** policy, please contact Arthur J. Gallagher (UK) before **your** renewal date.

## Data Protection

**We** collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

**Your** information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

**We** may need to disclose **your** personal and/or sensitive information to third parties or **our** agents involved in administering this policy. **Your** personal and/or sensitive information may be transferred to any country, including countries outside the European Economic Area for this purpose and for system administration. The personal and/

or sensitive information that **you** provide will at all times be held securely in accordance with the principles of UK law. By submitting **your** information **you** consent to such a transfer.

Under the terms of the Act **you** have the right to ask for a copy of any information **we** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form. Enquiries in relation to data held by Collinson Insurance Services Limited should be directed to:

Customer Contact Centre Manager  
Collinson Insurance Services Limited  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN

## Financial Services Compensation Scheme

Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

# Home Emergency Insurance Policy Summary

This is a summary of the cover provided under your Home Emergency policy. The full terms and conditions of the cover can be found in the Home Emergency Policy Wording provided to you when you take out your insurance and is also available on request. It is important that you read the Policy Wording carefully when you receive it.

Your Home Emergency cover is valid for the same duration as your Home Insurance with which it is offered.

## Insurer

The insurer of this policy is Great Lakes Reinsurance (UK) PLC. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at <http://www.fsa.gov.uk/register/home.do>

## Type of insurance and cover provided

This is a Home Emergency Insurance which covers your permanent place of residence against emergency repairs for the period of insurance, subject to the policy terms and conditions. It does not cover normal day-to-day maintenance, which you should carry out and pay for.

## Significant limitations regarding eligibility for cover

To be eligible for this insurance, the following requirements must be met:

- Your home must be within mainland Great Britain, the Isle of Wight, the Channel Isles, the Isle of Man or Northern Ireland
- Your home must only be used for your domestic purposes or as an office (provided no more than half the rooms in your home are used for this purpose)
- Your home must be of standard construction (typically brick with a slate tiled roof)

To be eligible for the total failure of your central heating, the following requirements must be met:

- Your boiler or warm air unit must have an output of less than 170,000 btu's (British Thermal Units)
- Your boiler or warm air unit must be less than ten years old

Significant features and benefits	Significant or unusual exclusions and limitations
<p>Your policy includes the following benefits which are explained in detail in the policy document.</p> <p><b>What is covered:</b></p> <p>We will arrange for a repairer to assess the situation and carry out emergency repairs up to £500 (including VAT) in the event of the following home emergencies:</p> <ol style="list-style-type: none"> <li>1. <b>Burst pipes or sudden leakage</b> likely to cause damage to the home or its contents.</li> <li>2. <b>Break-in or vandalism reported</b> to the police (a crime number should be obtained for further reference) which compromises the security of the home.</li> <li>3. <b>Failure of your domestic water mains supply, gas supply, electricity</b> (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of your domestic hot water heating.</li> <li>4. <b>Total failure of your central heating</b> causing unreasonable discomfort or risking frost damage to the home.</li> <li>5. <b>A leakage caused by a smashed toilet bowl or cistern</b> or breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the home.</li> <li>6. <b>Pest infestation.</b> Removal of wasps nests, field and house mice and brown rats within the insured property.</li> <li>7. <b>Uninhabitable accommodation.</b> In the event of the home becoming uninhabitable as a consequence of an emergency and remaining so overnight, we will, subject to prior agreement with us, pay up to £250 (including VAT) in total for; <ol style="list-style-type: none"> <li>a. Your overnight accommodation and/or</li> <li>b. Transport to such accommodation.</li> </ol> </li> </ol> <p>The maximum we will pay in any period of insurance is £2,000 (including VAT)</p>	<p>There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part.</p> <p><b>Full details of these are given in the policy document.</b></p> <p>The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.</p> <p><b>What is not covered:</b></p> <ul style="list-style-type: none"> <li>• Dripping taps, results of hard water scaling deposits, blocked or misaligned guttering, damage to boundary walls, hedges, fences etc. – see <b>What Is Not Covered</b></li> <li>• In connection with the boiler or warm air unit: any boiler or warm air unit more than ten years old, fuel lines including gas leaks, any re-lighting of the pilot light, radiator valves, boiler or system noise – see <b>What Is Not Covered</b></li> <li>• Breakdown of, loss or damage to domestic appliances or saniflow toilets and other mechanical equipment – see <b>What Is Not Covered</b></li> <li>• Failure of any services where the problem is situated outside the boundary of the plot or land on which your home is situated – see <b>What Is Not Covered</b></li> <li>• Pest infestation and any resultant uninhabitable accommodation cover if your home has a thatched roof – see <b>What Is Not Covered Sections</b></li> <li>• A home emergency which happens before the period of insurance or within 28 days of the date of first purchase of this cover – see <b>General Exclusion 2</b></li> <li>• Any claim where the home has been left unoccupied for more than 30 days – see <b>General Exclusion 9</b></li> </ul>

### **Duration of cover**

The period shown on the Home Insurance Policy Schedule. Please note that you are not able to make any claims within the first 28 days following your initial purchase of this cover.

### **Your right to cancel**

You have the right to cancel your insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later. You will receive a refund of the premium you have paid. If you subsequently give notice in writing or by telephone to Arthur J. Gallagher (UK) to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

### **Making a claim under your policy**

In the event of a Home Emergency please phone **0844 770 1067**.

### **Making a complaint**

We aim to provide a first class service at all times. However, if you have a complaint regarding how your claim has been handled, you should contact us in the first instance at:

Quality Department  
Intana  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN

Telephone: 0844 338 5799  
Email: [quality@intana-assist.com](mailto:quality@intana-assist.com)

If **your** complaint is regarding the selling of, or administration of this policy, then please contact:

Managing Director  
Arthur J. Gallagher (UK)  
St Mark's Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ

To contact Arthur J. Gallagher (UK) by phone, please call the telephone number shown on **your** Home Insurance schedule.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at Exchange Tower, Harbour Exchange Square, London, E14 9SR.  
Telephone: 0800 023 4567 or 0300 123 9123

### **Financial Services Compensation Scheme**

Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.