

Home emergency

Please note, the **General terms and conditions** apply to this cover, as well as the conditions below

Home emergency

What is Home emergency cover?	Home emergency cover pays for the costs of a contractor to come to your home to make emergency repairs. We cover the contractor's charges and the costs of parts and materials. This section of the policy is administered by ARAG, a specialist provider of assistance insurance, on behalf of the insurer AmTrust Europe Limited.
How to make a claim?	<ol style="list-style-type: none"> 1. To make a claim, call Archipelago on the UK Claims number shown on the schedule. The lines are open 24 hours a day, 7 days a week. 2. We will record your details and decide on the best course of action to limit the loss and repair the damage. Please note that poor weather or remote locations could affect our normal standards of service. 3. If you are claiming for alternative accommodation costs, you must obtain our authority to incur costs before making booking somewhere to stay. You will have to pay the accommodation costs when you check out and send your receipt to us for reimbursement. 4. You must notify us as soon as possible in the event of an emergency. Do not call out your own contractors, as we will not pay their costs.

Definitions applying to this cover

The following words have the meaning shown below whenever they appear in this section in bold font. Additional definitions can be found in the **General terms and conditions**.

Beyond economic repair

Your central heating boiler will be considered beyond economic repair when the estimated cost of contractor's labour and replacement parts required to permanently repair it exceed its depreciation value, which is calculated according to its age

Central heating boiler

A boiler located in your home or connected garage.

Contractor

The contractor or tradesperson chosen by **us** to respond to **your home emergency**.

Emergency costs

1. The **contractor's** reasonable and properly charged labour costs, parts and materials; and
2. where necessary, alternative accommodation costs incurred under insured event 8. **Alternative accommodation**.

Home

The address shown on the schedule as the **main residence** or an **additional home**. This does not include any **investment property**.

Home emergency

A sudden and unexpected event which clearly requires immediate action in order to:

1. prevent damage or avoid any further damage to **your home**;
2. make the **home** safe and secure;
3. restore the main services to **your home**; or
4. alleviate any health risk to **you**.

Insurer

AmTrust Europe Limited.

Vermin

Black or brown rats, house or field mice and wasps' or hornets' nests.



We/us/our

For the purposes of this section of the **policy** only, 'We/us/our' means ARAG plc, authorised under a binding authority agreement on behalf of the **insurer**.

You/your

For the purposes of this section of the **policy**, 'You/your' means:

1. the individual or individuals named in the schedule; or
2. anyone living in the **home**.

What you are insured for

Please see which covers below **you** benefit from

What is covered

In the event of one of the insured events below, the **insurer** will pay **emergency costs**, provided that:

1. the claim is reported to **us**:
 - a. as soon as **you** become aware of it; and
 - b. within the **period of insurance**; and
2. **you** use the **contractor** chosen by **us**.

What we will pay

The **insurer** will pay up to £1,500 for all **emergency costs** arising from the same act, incident or event, or series of connected acts, incidents or events, including alternative accommodation costs.

Where **we** have accepted a claim under Insured event 1 and **your central heating boiler** is found to be **beyond economic repair**, the **insurer** will pay a contribution of £500 towards the cost of a replacement boiler. This payment is in addition to any covered **emergency costs**.

Insured events

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|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Main heating system | 1. The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system at your home . This includes the central heating boiler , all radiators, hot water pipes and water storage tanks. |
| Plumbing & drainage | 2. A home emergency caused by: <ol style="list-style-type: none"> a. sudden damage to; or b. blockage, breakage or flooding of, the drains or plumbing system at your home . This includes water storage tanks, taps and pipework located in your home . |
| Home security | 3. <ol style="list-style-type: none"> a. Damage, whether or not caused accidentally, to; or b. failure of, external doors, windows or locks, which compromise the security of your home . |
| Toilet unit | 4. Breakdown or mechanical failure of the toilet bowl or cistern, resulting in the loss of function of: <ol style="list-style-type: none"> a. the only toilet; or b. all toilets, at your home . |
| Domestic power supply | 5. The failure, whether or not caused accidentally, to the domestic electricity or gas supply at your home . |
| Lost keys | 6. The loss or theft of the only available keys to your home , provided you cannot replace them to gain access. |
| Vermin infestation | 7. Vermin causing damage to the inside of your home or posing a health risk to you . |
| Alternative accommodation | 8. Your overnight accommodation costs, including transport to the accommodation, following a home emergency which makes your home unsafe, insecure or uncomfortable to stay in overnight. |
| Roof damage | 9. Damage to the roof of your home , which has resulted, or is likely to result, in damage to the home . |



Exclusions

The following exclusions apply to claims under this section, in addition to the **General exclusions** and the exclusions listed above under each insured incident

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| Costs without our agreement | 1. | This insurance does not cover emergency costs incurred without our agreement. |
| Events at the start of the policy | 2. | This insurance does not cover any home emergency occurring within the first 48 hours of the cover starting under this section of the policy if you purchase it at a different time from any other related section. |
| Prior events | 3. | This insurance does not cover the consequences of anything that happened or existed before the start of the period of insurance and that you knew or ought to have known would lead to a claim under this section of the policy . |
| Non-availability | 4. | This insurance does not cover emergency costs if no one is available at the home when the contractor arrives. |
| Deliberate acts, interference and faulty workmanship | 5. | This insurance does not cover any home emergency arising due to any:
a. deliberate or negligent act or omission;
b. interference from a third party; or
c. faulty workmanship that does not comply with recognised industry standards or the manufacturer's instructions. |
| Specific heating systems | 6. | This insurance does not cover any home emergency arising due to any:
a. LPG fuelled, oil fired, warm air or solar heating system; or
b. boiler with an output greater than 60 KW/hr. |
| Other damage | 7. | This insurance does not cover the costs of making any permanent repairs, including redecoration or making good the fabric of your home :
a. once the home emergency has been resolved; or
b. arising from damage caused:
i. in the course of repair;
ii. while investigating the cause of the home emergency ; or
iii. in gaining access to your home . |
| Interruption of services | 8. | This insurance does not cover any loss or costs arising from an interruption, failure or disconnection of the mains electricity, mains gas or mains water supply to the home . |
| Worn out parts | 9. | This insurance does not cover the cost of replacing any parts that suffer damage or gradual deterioration over time, such as dripping taps, washers or discs in tank pipes or taps. |
| Garages and outbuildings | 10. | This insurance does not cover any home emergency in or due to your garage, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks. This does not apply to a central heating boiler located in a connecting garage. |
| Unoccupancy | 11. | This insurance does not cover any home emergency if your home has been left unoccupied for the 30 days immediately before the incident. |
| Items under warranty | 12. | This insurance does not cover any loss or costs arising from any goods or materials covered under a manufacturer's, supplier's or installer's warranty. |
| Design or installation fault | 13. | This insurance does not cover any home emergency arising from the failure of equipment or facilities which:
a. have not been installed, maintained or serviced in accordance with legal requirements or the manufacturer's instructions; or
b. is caused by a design fault which makes them inadequate or unfit for use. |
| Subsidence | 14. | This insurance does not cover any home emergency arising from subsidence, landslip or heave . |
| Rented property | 15. | This insurance does not cover any home emergency arising to any part of your home that is let or rented out to someone else. |
| Freezing pipes | 16. | This insurance does not cover any home emergency arising from the blockage of supply or waste pipes to the home due to freezing weather conditions. |
| Pressure waves | 17. | This insurance does not cover pressure waves from aircraft or other aerial device travelling at sonic or supersonic speed. |



Acts of terrorism

18. This insurance does not cover any **property emergency** arising from an **act of terrorism** or any action taken to control, suppress or prevent an **act of terrorism**. If **the insurer** asserts that this exclusion applies, the burden of proving that this exclusion does not apply will be on **you**.



How we deal with claims

- Your responsibilities**
1. **You** must:
 - a. tell **us** immediately after becoming aware of a **home emergency**;
 - b. not do anything to hinder the **contractor**;
 - c. tell **us** immediately about anything that might materially affect **our** assessment of the claim;
 - d. cooperate fully with **us** and the **contractor**;
 - e. provide **us** with everything **we** need to handle the claim;
 - f. take reasonable steps to recover any **emergency costs** and, where **you** do, pay them to the **insurer**;
 - g. take reasonable steps to keep **emergency costs** as low as possible;
 - h. take reasonable steps to prevent anything happening that might result in a **home emergency**;
 - i. allow **us** at any time to take over conduct and control of any claim, proceedings or investigation, in **your** name.
 - j. where **you** are claiming alternative accommodation costs for **your** tenants, **you** must obtain **our** authority to incur costs before booking somewhere to stay. **Your** tenants will have to pay the accommodation costs when they check out and send the receipt to **you** to forward to **us** for reimbursement.
- Consent**
2. **You** must have **our** prior agreement to incur any **emergency costs**. The **insurer** will not cover any costs that have been incurred without **our** prior agreement.
- Settlement**
3. **You** must not settle the **contractor's** invoice or agree to pay any **emergency costs** without **our** prior agreement.