



Home Emergency

Call to claim 0800 028 5407



LVE

Home emergency (optional cover)

Our Home emergency insurance will complement your home insurance and provide benefits and services, which are not normally available under home insurance. It will only apply if selected by you and is shown as covered on your personal details.

You must read your personal details, our terms and conditions and this leaflet as one document.

If there is an emergency at your home during the period of insurance, we'll cover the cost of emergency assistance – as long as you keep to the policy conditions. This isn't a home maintenance contract and isn't intended to cover routine maintenance, such as servicing your central heating system.

How to claim

As soon as you discover an emergency, call us on **0800 028 5407**, any time of day, 365 days a year, please have your policy number handy.

If an emergency could result in serious damage or danger you should immediately report it to the gas, electricity or water company, the local authority or the emergency services.

If you smell gas or discover a leak, you should call National Grid on 0800 111 999.

Definitions

Wherever these definitions appear in this home emergency section, they have the following meaning and are in addition to the definitions for your home insurance.

Approved repairer	a person, company or organisation we authorise to carry out repair work.
Beyond economical repair	the cost of parts to repair the boiler is greater than 85% of the manufacturer's current retail price of a replacement or similar model, or the required spare parts are not readily available.
Drainage system	drainage pipes and sewers that you have legal responsibility for within the boundaries of your home or beyond the boundary that do not join a public sewer.
Emergency	a sudden and unforeseen incident at your home which, if not dealt with quickly, will: <ul style="list-style-type: none">• make your home unsafe or insecure;• cause damage to your home and/or its contents; or• leave your home without essential services.
Emergency assistance	work carried out by an approved repairer to resolve the immediate emergency. This may involve a temporary or permanent repair.

Essential services	the drainage system, main heating system, internal gas, electricity or water supply where no reasonable alternative exists and the service is necessary to prevent an emergency.
Home maintenance	<p>work you're responsible to arrange and pay for to keep your property in good condition. Examples of home maintenance include:</p> <ul style="list-style-type: none"> • servicing your boiler including replacing any necessary parts highlighted by the service; • removal of sludge or corrosion from a main heating or internal plumbing system; • the cost of any action to trace and access a fault following a temporary repair; • updating or improving your home's essential services such as replacing lead pipes, re-wiring (including fuse boxes or consumer units); • removing debris from gutters and drain pipes; • replacement parts or materials that tend to wear out over time, such as roofing materials, tap washers, mixer valves and shower pumps.
Internal plumbing	water supply pipes and taps beyond the mains stopcock, including storage tanks, bathroom suites and other fixed sinks and toilets, that you're legally responsible for and are within your home, but not underground water supply pipes.
Main heating system	<p>the main hot water or central heating system in your home that you have legal responsibility for. But not:</p> <ul style="list-style-type: none"> • warm air, solar or under-floor systems.
Permanent repair	<p>work needed to put right any loss or damage to your home caused by the emergency. Where possible, we'll look to complete a permanent repair if this can be carried out during the same visit and at a similar cost to a temporary repair.</p> <p>There will be times when this won't be possible such as :</p> <ul style="list-style-type: none"> • where a permanent repair involves home maintenance; • where the loss or damage isn't covered under this home emergency section, for example, repairs to a damaged ceiling following a burst pipe; • where decorations, fixtures, fittings and outside surfaces are damaged when providing emergency assistance. <p>You may be able to claim these costs back if the loss or damage is covered under your home insurance.</p>
Temporary repair	a repair that will resolve the immediate emergency but may need to be replaced by a permanent repair.
Pests	bees, wasps, hornets, rats, mice, squirrels.

What is covered

In the event of an emergency at your home, we'll:

- tell you how to protect yourself and your home before help arrives;
- organise and pay for an approved repairer to provide emergency assistance, up to a maximum of £1,000 (including call out, parts, labour and VAT) for any one emergency;
- organise and pay for alternative accommodation for you, your family and your domestic pets up to £250 if your home is unfit to live in.

We'll pay for emergency assistance for the following insured events:

What's covered	What's not covered
<p>1. Heating</p> <p>Failure of the main heating system in your home.</p>	<ul style="list-style-type: none">• warm air, solar or under-floor systems;• boilers that haven't been serviced within the last three years. If the approved repairer determines that failure has occurred as a direct result of the boiler not being serviced within the last three years, we will not pay the cost of any parts and labour costs required to fit them;• the cost of replacing water storage tanks, cylinder tanks, outside overflows, showers (including mixer valves and shower pumps), radiators, storage or panel heaters;• breakdown, loss or damage to domestic appliances or underground water supply pipes;• any fault that doesn't result in a failure of the main heating system, such as noisy pipe work or where a timer has failed, but where hot water and heating are still available;• repair of a boiler that is beyond economical repair. We'll pay you up to £500 towards the cost of replacing your boiler, providing the current boiler has been serviced within the last three years.
<p>2. Internal plumbing and drainage system</p> <p>Damage to or failure of internal plumbing and drainage system at your home.</p>	<ul style="list-style-type: none">• the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;• leaking or dripping taps or showers that need a new washer;• the cost of replacing water storage tanks, cylinder tanks, outside overflows, macerators, showers (including mixer valves and shower pumps), radiators and bathroom suites and other fixed sinks and toilets;• breakdown, loss or damage to domestic appliances, or underground water supply pipes;• a shared drainage system where it joins the public sewer.

What's covered	What's not covered
<p>3. Electrical system</p> <p>Failure of the permanent electrical system that you have legal responsibility for from the electric meter in your home to fuse boxes, sockets, switches and light fittings.</p>	<ul style="list-style-type: none"> • the failure of a single light or socket unless the failure is in a kitchen or bathroom or the fault has caused the whole circuit to fail; • the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating; • the cost of replacing macerators, radiators, showers (including shower pumps), storage or panel heaters; • the cost of replacing light bulbs or decorative light fittings; • wiring for telephones, TV aerials, satellites or cable services; • failure of burglar alarm systems or CCTV equipment; • breakdown, loss or damage to domestic appliances.
<p>4. Internal gas supply</p> <p>Failure of the internal gas supply that you have legal responsibility for from the gas meter in your home to one or more appliances.</p>	<ul style="list-style-type: none"> • the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating; • breakdown, loss or damage to domestic appliances.
<p>5. Roofing</p> <p>Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather.</p> <p>Emergency assistance may involve a temporary repair such as fitting a tarpaulin to prevent water entering your home. Please note that you may have to arrange and pay for home maintenance work in order to complete a permanent repair. If the loss or damage is covered under your home insurance such as storm damage, you may be able to make a claim for the costs of a permanent repair.</p>	<ul style="list-style-type: none"> • where there is no immediate risk of internal damage to your home or its contents such as where only dampness is present; • where the approved repairer is not able to identify where water is entering your home and there is no visible damage to the roof.

What's covered	What's not covered
<p>6. Loss of keys</p> <p>Where the keys to your home have been lost or stolen and you aren't able to gain access to it. The approved repairer will help you get back into your home and replace any locks damaged in the course of gaining entry, or any locks where the only key has been lost or stolen.</p>	
<p>7. Home security</p> <p>Broken or damaged windows and doors that compromise the security of your home or prevent you from gaining access.</p> <p>The approved repairer will make your home safe and replace any glass or locks that have been broken or damaged.</p>	<ul style="list-style-type: none"> • loss or damage to boundary walls, gates, hedges or fences.
<p>8. Pest infestation</p> <p>Assistance with the removal of pests from your home.</p>	<ul style="list-style-type: none"> • removal of pests if you have not followed the approved repairer's recommendations on preventing and controlling pests.

General exceptions

(see also the general exceptions for your home policy)

We will not pay in the event of an emergency:

- anything that happens or is known before a policy starts;
- the cost if you haven't spoken to us first;
- if your home has been unoccupied for more than 60 days in a row;
- repairs to a property that you rent out or let;
- from the disconnection, interruption or breakdown of the gas, water or electric supply caused by or the responsibility of any public service company, or any equipment they are responsible for;
- the costs of emergency assistance if you are a tenant of the property.

We will also not pay for:

- any subsequent claim relating to the same problem where home maintenance has not been carried out in order to prevent the emergency recurring;
- any home maintenance which you should carry out or pay for (such as servicing of the main heating system);
- the replacement of parts or materials that tend to wear out over a period of time such as roofing materials, tap washers, mixer valves and shower pumps;
- the cost of further work if our approved repairer has resolved the immediate emergency by completing a temporary repair;
- the cost of repairs more specifically insured under your home insurance or any other policy;
- any wilful or negligent act by you, your family or any resident(s).

General conditions

(see also the general conditions for your home policy)

You must:

- contact us as soon as you discover the emergency;
- take all reasonable steps to prevent loss, damage or breakdown and to keep your home, its systems and appliances in good working order;
- make sure any necessary permanent repairs are completed as soon as possible after a temporary repair, otherwise you may not be fully covered;
- provide us with evidence such as a service record, receipt or invoice if we require you to confirm that your boiler has been serviced within the last three years. If you're unable to supply this and the approved repairer determines that the boiler has not been serviced within the last three years, we will not make any payment if your boiler is deemed beyond economical repair.

Replacement parts

While we'll do our best to source replacement parts, there may be times when parts are delayed because of circumstances beyond our control. In these cases we may not be able to avoid delays in repair.

Our approved repairer may use parts that do not exactly match the originals that have failed in order to complete a temporary repair. If you request parts that are of a superior specification to the original ones fitted, you'll be responsible to pay for the increased costs involved.

There may also be occasions where parts are no longer readily available. For boiler claims, this may mean that your boiler will be declared beyond economical repair. In these situations we'll ensure your home is safe and, if required, the approved repairer will provide you with a quotation for a suitable replacement. You're responsible to pay the costs to replace any system or appliance.

Contribution towards a new boiler

In the event that your boiler is declared beyond economical repair we'll advise you to replace it and will contribute £500 towards the cost of the new boiler, providing the current boiler has been serviced within the last 3 years. You're responsible for arranging and paying the cost of the replacement.

Cover under section 1 Heating will not be in force until your current boiler has been replaced.

Claims that are not covered

If the cost of emergency assistance exceeds the limit of cover, or if a claim is not covered under this section, we'll still offer you assistance, but you'll be responsible for paying the approved repairer's charges. However, you may be able to claim these costs back if the damage is also covered under the buildings or contents sections of your home insurance. We'll tell you if you need to make a home insurance claim and help you through this process.

Please note that our approved repairer may be unable to restore an essential service because of wear and tear, lack of servicing or maintenance or faulty workmanship. This is common, for example, in main heating systems where the build-up of sludge and corrosion can cause failure.

Repairers chosen by you (Channel Islands, Isle of Man, Scilly Isles, Scottish Islands only). Where possible we'll try to use one of our approved repairers to provide assistance as soon as we can. However, if it's easier for you to find your own repairer, we'll allow you to do this providing you have called us first to agree that your claim is covered. We'll pay you the cost of obtaining emergency assistance up to a maximum of £1,000 (including call out, parts, labour and VAT) for any one emergency.

Where you choose your own repairer, the contract for services will be between you and your chosen repairer. In these cases, we can't be held responsible for any shortfall in the service they provide.

Cancellation of cover

We have the right not to pay your claim and or remove your home emergency cover if you have used the service excessively or unreasonably. For example if you have not followed the advice of the approved repairer or ensured the completion of any necessary permanent repair or home maintenance following a temporary repair carried out by the approved repairer.

If this section has been removed, this will be at the expiry of your home policy and your renewal quote will let you know.

You can get this and other documents from us in Braille, large print or on audiotape by contacting us.