

START 

RESCUE.CO.UK

HOME EMERGENCY POLICY

CONTENTS

1. What to do if you have a home emergency	02
2. Your Cover	03-04
Silver	03
Gold	03
Platinum	04
3. General Notes	05-08
4. Our promise to you	09
5. Complaints Procedure	09

Please check **your** policy schedule to ensure **you** have the level of cover **you** need and read the following to help **you** use the service.

1. WHAT TO DO IF YOU HAVE A HOME EMERGENCY

You can claim under this policy at any time during the **period of insurance** for any **home emergency** occurring after the first 14 days from the start date of your policy. If you have a **home emergency**, please call our 24 hour assistance centre on:

0333 320 1156

If you are unable to make a connection, please contact us on:

0292 082 2708

Please call us as soon as possible and be ready to give the following information for us to validate your claim.

1. **Your name, address and postcode**
2. **Your policy number**
3. **The nature of the problem**

We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.

If you are claiming for alternative accommodation costs you must obtain our authority to incur costs before booking somewhere to stay. You will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.

It is important you notify us as soon as practicable of any claim and do not call out your own contractor, as we will not pay their costs and it could stop your claim being covered.

You must report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service.

This policy is evidence of the contract between you and the insurer. The cover under this policy applies provided that you have paid the premium and keep to the terms and conditions of cover.

Insuring Clause

If you have a **home emergency** the insurer will pay **emergency costs** for the services insured subject to all the following requirements being met:

1. The claim is reported to us
 - during the **period of insurance** and
 - as soon as practicable after you first become aware of a **home emergency**.
2. You always agree to use the **contractor** chosen by us.
3. To the best of your knowledge you provided full, accurate and truthful information to us when you applied for this insurance.
4. You do not make more than six valid claims during the **period of insurance**.

2. YOUR COVER as shown in your policy schedule



Silver

Summary: Home Emergency /
Emergency Costs

If you have a home emergency we will arrange for our approved contractor to make emergency repairs. Emergency costs up to £500* are covered for the following:

- plumbing and drainage problems
- damage which affects your security, including locks and windows
- if your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation

*Includes emergency accommodation costs where necessary.

Where it is possible to make a permanent repair this will be guaranteed for 12 months.

The following services are provided with Silver and all other levels of cover:

Plumbing & Drainage

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.

Home Security

Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home.

Toilet Unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.

Domestic Power Supply

The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.

Lost Keys

The loss or theft of the only available keys, if you cannot replace them to gain access to the home.

Vermin Infestation

Infestation of vermin causing damage inside the home or a health risk to you.

Alternative Accommodation Costs

Your overnight accommodation costs (including transport to such accommodation) up to £250 (including VAT) following a home emergency which makes the home unsafe, unsecure or uncomfortable to stay in overnight.



Gold

Summary: Home Emergency / Main
Heating System & Emergency Costs

If you have opted and paid for Gold cover it includes the same services as Silver, with the addition of cover for your Main Heating System and a higher limit for emergency costs payable.

Main Heating System (Gold and Platinum cover levels only)

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler, all radiators, hot water pipes and water storage tanks) in your home. Where the central heating boiler is found to be beyond economic repair, the insurer will pay a contribution up to £250 towards the cost of a replacement boiler.

2. YOUR COVER

Emergency Costs (Gold and Platinum cover levels only)

If you have an unforeseen emergency we will arrange for our approved contractor to make emergency repairs. For all services emergency costs up to £1000 are covered plus £250 for emergency accommodation for a single night where we have agreed that it is necessary to arrange such accommodation because your home is unfit to stay in.



Platinum

Summary: Home Emergency / Main Heating System & Emergency Costs / Gas Boiler Service

If you have opted and paid for Platinum cover it includes the same services as Gold, with the addition of an annual gas central heating boiler service which will be carried out by our contractor. Your Platinum policy covers our contractor's call-out and standard servicing charges.

Annual Gas Central Heating Boiler Service (Platinum cover only)

On expiry of the 14 day cooling off period that applies to this insurance and within the 30 days of the start of this policy our contractor will contact you using the last contact details you provided to us to arrange a time that is convenient to you to provide your annual gas central heating boiler service. If you wish to defer your service visit please let the contractor know. They will agree a future date to contact you again. The gas central heating boiler service must be completed during the period of insurance.

Our contractor will make the service visit at the time agreed with you. You should allow up to 45 minutes for a standard service to be carried out. On their arrival our contractor will carry out a number of pre-service checks to ascertain that your central heating boiler meets current safety standards, such as checking that there is adequate ventilation and that the flame is safe. They will also test the system controls before proceeding with a full service. This includes:

- electrical safety, cable and connector checks
- cleaning dust and deposits from the burner, pilot, ignition, fan (if applicable) and other parts
- checking seals and joints
- testing gas connections/nipples with leak detection fluid
- testing the ignition
- additional tests where your system has an open flue
- checking the pilot, operating pressure and CO2 readings where appropriate
- checking thermostats
- checking pipework, pumps and valves for water leaks.

Our contractor will also check all radiators for correct operation and potential leaks/defects. They will advise you if any further work is required. The cost of further work, replacement parts, materials and power-flush are not included.

3. GENERAL NOTES

Governing Law

English Law governs this insurance.

Language

We have chosen to use the English language in all documents and communication relating to this policy.

Definitions:

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear. These are as follows:

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;
a) located in your home (or connecting garage), and
b) which has been serviced no more than twelve months prior to the date of your home emergency.

Contractor

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

3. GENERAL NOTES

Emergency Costs

- a) The **contractor's** call out charge.
- b) The **contractor's** necessary labour.
- c) Parts and materials.
- d) The cost of a single night's alternative accommodation where **we** have agreed that this is necessary because **your home** is unfit to stay in.

The maximum payable by the **insurer** for all claims related by time or original cause is as shown under **YOUR COVER** above.

Home

Your principal private dwelling used for domestic purposes only and situated within mainland Great Britain and Northern Ireland.

Home Emergency

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

- a) prevent damage or avoid further damage to **your home**, and/or
- b) render the **home** safe or secure, and/or
- c) restore the main services to the **home**, and/or
- d) alleviate any health risk to **you**.

Insurer

AmTrust Europe Limited.

Period of Insurance

The term of this policy as indicated on **your** policy schedule for a period not exceeding twelve months.

Vermin

Brown or black rats, house or field mice, and wasps' or hornets' nests.

We/Us/Our

startrescue.co.uk care of ARAG plc.

You/Your

The person named as 'the insured' in the policy schedule and anyone living in the **home** at the time of the **home emergency**.

Exclusions applying to all services:

Applying to all services unless otherwise stated.

This insurance does not cover any claim arising from or relating to the following:

1. **emergency costs** which have been incurred before **we** accept a claim
2. a **home emergency** which happens within the first 14 days of cover
3. more than six valid claims in the same **period of insurance**
4. **emergency costs** or annual gas **central heating boiler** servicing costs where there is no one at **home** when the **contractor** arrives (to avoid having to pay these costs someone must be available at the **home** to receive the **contractor**)
5. any matter occurring prior to, or existing at the start of the policy, and which **you** believed or ought reasonably to have believed could give rise to a claim under this policy
6. a **central heating boiler** which was manufactured 15 or more years prior to the start of the **period of insurance**
7. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised

- industry standards or manufacturer's instructions
8. a) warm air or solar heating systems; or
b) boilers with an output over 60Kw/hr
9. the cost of making further permanent repairs including any redecoration or making good the fabric of **your home**;
 - a) once the emergency situation has been resolved
 - b) arising from damage caused
 - i) in the course of the repair or
 - ii) in the course of the investigation of the cause of the insured event or
 - iii) in gaining access to **your home**
10. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
11. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
12. **your** garage (except a **central heating boiler** located in a connecting garage), outbuildings, boundary walls, fences, hedges, cess pit, fuel tank or septic tank
13. **your home** being left unoccupied for more than 30 days consecutively
14. goods or materials covered by a manufacturer's, supplier's and installer's warranty
15. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
16. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
17. subsidence, landslip or heave
18. blockage of supply or waste pipes to the **home** due to freezing weather conditions
19. a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, funding, preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, burden of proving the contrary shall be upon **you**.

General conditions applying to all services:

Failure to keep any of these conditions may lead the **insurer** refusing to pay a claim.

1. Your Responsibilities

You must:

- a) observe and keep to the terms of the policy
- b) not do anything that hinders **us** or the **contractor**
- c) tell **us** as soon as practicable after first becoming aware of any **home emergency**
- d) tell **us** immediately of anything that may materially alter our assessment of the claim

3. GENERAL NOTES

- e) cooperate fully with the **contractor** and **us**
- f) provide **us** with everything **we** need to help **us** handle the claim
- g) take reasonable steps to recover **emergency costs** that the **insurer** pays and pay to the **insurer** all costs that are recovered should these be paid to **you**
- h) minimise any **emergency costs** and try to prevent anything happening that may cause a claim
- i) allow the **insurer** at any time to take over and conduct in **your** name any claim, proceedings or investigation
- j) be able to prove that the **central heating boiler** has been serviced within twelve months prior to a **home emergency** claim.

2. Our Consent

We must give **you our** consent to incur

- a) **emergency costs** and
 - b) the cost of **your** annual gas **central heating boiler** service where **you** have taken out Platinum cover.
- The **insurer** does not accept liability for **emergency costs** or servicing costs incurred without **our** consent.

3. Settlement

You must not settle the **contractor's** invoice or agree to pay any costs that **you** wish to claim for under this policy without **our** agreement.

4. Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described under Complaints Procedure and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent Claims

- a) If **you** make any claim under the policy which is fraudulent or false, the policy shall become void and all benefit under it will be lost.
- b) **You** shall at all times be entirely truthful and act with complete honesty and integrity. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that **you** have breached this condition the **insurer** shall have no liability for **emergency costs**.

6. Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Your Personal Information

We (defined in the policy wording as startrescue.co.uk which is a trading style of Call Assist Ltd) collect and maintain personal information in order to administer this policy and provide the service detailed within this Policy Wording.

This policy is underwritten by ARAG Plc who act as independent Data Controller in its own right. Their purpose for collecting, using, sharing, transferring and storing **your** information might differ from **our** purposes, so make sure that **you** read both Privacy Notices with care.

All personal information is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection Legislation which may include the Data Protection Act 1998, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

Privacy Notice

The details provided here are only a summary of how we and ARAG collect, use, share, transfer and store **your** information.

For **our** full Privacy Policy please follow this link <https://www.startrescue.co.uk/info/privacy>. Enquiries in relation to data held by **us** should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing DPO@call-assist.co.uk.

For ARAG's full Privacy Policy please follow this link – www.arag.co.uk/cookie-policy Enquiries in relation to data held by them should be directed to the Data Protection Officer at: ARAG Plc of 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

Sharing your information

We will only share **your** information in the following circumstances:

- It is with the regulatory bodies, including but not limited to the Financial Conduct Authority ("FCA"), Financial Services Authority ("FSA"), Financial Services Commission ("FSC").
- It is with fraud prevention and credit reference agencies
- It is required by law
- It has been authorised by **you**
- It is provided to Contractors or other suppliers as required to fulfil **our** contractual and legal obligations in this Policy Wording and in which case **your** personal information will be limited to the minimum information ordinarily required for service provision only: additionally, these suppliers will only be able to use **your** information to provide the specific service described in this Policy.

Your rights

Under the terms of Data Protection Legislation **you** have a number of rights in relation to the information **we** hold about **you**:

- the right to ask for a free copy of any personal information **we** hold about **you**
- the right to ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible
- object to the use of **your** personal information for direct marketing
- withdraw any permission **you** have previously given to **us** to process **your** personal data
- complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information
- ask for **your** personal data to be deleted or removed from **our** system/database
- Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request **we** will always let **you** know **our** reasons.

Should **you** wish to exercise any of **your** rights under the Data Protection Legislation, please direct all enquiries to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX; email DPO@call-assist.co.uk.

Collecting your information

When **you** apply for home emergency cover with **us**, **we** collect a variety of information about **you** including personal information such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying your computer). Where relevant, **we** also collect special categories of data such as details regarding **your** health.

3. GENERAL NOTES

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal and/or special categories of data is because we need it to provide you with the appropriate policy quotation as well as manage your policy such as handling a claim or issuing documentation to you. Our assessment of your policy application may involve an automated decision to determine whether we are able to provide you with a quotation. If you object to automated decision making being done, then we will not be able to provide you with a home emergency policy.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information regarding your past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

We would also like to stay in contact with you and will therefore send marketing communications where you have given us specific consent to do so.

Keeping your information

Your data is considered to be an important asset to us and as such we make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction of your data.

Measures we take to keep your data secure include, but are not limited to:

- making regular backups of files
- protecting company file servers and workstations with virus scanning software
- using a system of passwords so that access to data is restricted
- allowing only authorised staff into certain computer areas in the company
- using data encryption techniques to code data when in transit
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and storage of your information

We only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations.

Your information may be transferred to, stored or processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

ARAG Privacy Notice

Collecting personal information

ARAG may be required to collect certain personal information which may include name, address, and date of birth. ARAG will hold and process this information in accordance with the General Data Protection Regulations. Should ARAG ask for personal or sensitive information, ARAG undertake that it shall only be used in accordance with their privacy statement.

ARAG may also collect information for other parties such as suppliers ARAG appoint to process the handling of a claim.

Using personal information

The reason ARAG collect personal or sensitive information is to fulfil their contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, they may need to share personal information with other organisations.

ARAG will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to ARAG's full privacy statement for full details.

Keeping personal information

ARAG shall not keep personal information for any longer than necessary.

Your rights

The insured have a number of rights in relation to how ARAG hold personal data including the right to:

- have a copy of the personal data they hold;
- object to the use of personal data or the withdrawal of previously given consent;
- have personal data deleted.

For a full list of privacy rights and when ARAG will not be able to delete personal data, please refer to their full privacy statement.

Automatic Renewal Protection

Where Automatic Renewal Protection is available and you have selected to renew your policy using this method, your policy will automatically renew when it is due to expire. This protects you to ensure that there is no break in insurance cover.

You can choose to opt in or out of Automatic Renewal Protection at any time during the period of insurance by calling our Customer Services Department, or changing the settings online within the Customer Lounge.

We will notify you at least 21 days before your policy is due to expire of any changes to your cover, the renewal premium and the Terms and Conditions of the policy.

To automatically renew your policy, your previous year's card payment details will be stored by our Secure Payment Provider and processed in accordance with the Automatic Renewal Protection process detailed within this wording. Payment for your renewal will be taken from your card up to 2 days before the policy is due to expire. By choosing this method of renewal, you understand that it is your responsibility to ensure that you keep us up to date with valid card payment details and that there are sufficient funds available to pay for the automatic renewal of your policy. Failure to do so will mean that your policy will not renew, cover will expire and you will not be entitled to any service under this policy.

If you have not chosen the Automatic Renewal Protection process, you will need to contact our Customer Services Department or log in online to our website's Customer Lounge to renew your policy.

Cancellation Rights

1. You may cancel the policy within 14 days of purchasing the cover with a full refund of the insurance premium paid.

3. GENERAL NOTES

2. **You** may cancel this policy at any time by giving at least 21 days' written notice to **us**. However, as the term of this insurance is one year, the **insurer** will not refund premium for the remaining **period of insurance**.
3. Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 21 days' written notice to **you**. The **insurer** will refund part of the premium for the remaining **period of insurance**. However, any refund due will be reduced so that the **insurer** retains the sum incurred to cover the cost of **your** annual boiler service where this has been carried out. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:
 - a) where **you** fail to cooperate with or provide information to **us** or the **contractor** in a way that materially affects **our** ability to process a claim, or **our** ability to defend the **insurer's** interests
 - b) where **you** use threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers
 - c) when **you** have made six claims that **we** have accepted during the **period of insurance**
 - d) where **we** reasonably suspect fraud.

Statement of Demands and Needs

This policy meets the demands and needs of homeowners wishing to cover the cost of calling out a **contractor**, labour charges and costs of materials up to the limits shown in the policy if an event listed below unexpectedly damages the **home** making it unsafe, unsecure, or where an emergency results in breakdown of services to the **home** or causes a health risk. This policy is not suitable to cover routine wear and tear or non-emergency claims that would otherwise be covered under a home insurance policy.

Silver

- Blocked, broken or flooded drains or plumbing systems
- Damaged or faulty doors windows or locks
- Breakage or complete failure of the only toilet in the **home**
- Loss of domestic power supply
- Loss of the only available keys if access to the **home** is not possible
- Vermin inside of the **home**

 **Gold** – As shown for Silver and in addition will meet **your** demands and needs if **you** are seeking emergency assistance following a complete breakdown of **your** main heating system provided that it has been serviced within the last twelve months.

 **Platinum** – The Platinum option satisfies the demands and needs met by the Gold option and in addition is suitable where **you** require an annual service of **your** gas **central heating boiler** to be provided.

Apart from the annual gas **central heating boiler** service which is provided if **you** select the Platinum option, startrescue.co.uk **Home Emergency** will not meet customers' demands and needs where help is being sought for a situation that could have been foreseen or where immediate help is not critical.

Gold and Platinum options are not suitable if **you** require cover for the

breakdown of **your** main heating system and **your** central heating boiler was manufactured 15 or more years ago.

As with any insurance **you** should read the terms and conditions of this policy to make sure it meets **your** specific needs.

Service Provider and Insurer

This service is provided on behalf of startrescue.co.uk by agents appointed by the policy administrator ARAG plc, registered at 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369 and is authorised to administer this insurance on behalf of the **insurer** AmTrust Europe Limited. AmTrust Europe Limited is registered in England and Wales number 1229676. Registered address: Market Square House, St. James's Street, Nottingham, NG1 6FG.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, firm registration number 202189 This can be checked by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Call recording

To help **us** provide a quality service **your** telephone calls will be recorded.

Cover levels

 **Silver** = £500 emergency costs (including the cost of emergency accommodation) for the following services: plumbing and drainage, **home** security, toilet unit, domestic power supply, lost keys and vermin infestation.

 **Gold** = £1000 emergency costs plus up to £250 emergency accommodation costs for the following services: plumbing and drainage, **home** security, toilet unit, domestic power supply, lost keys, vermin infestation and main heating system.

 **Platinum** = £1000 emergency costs plus up to £250 emergency accommodation costs for the following services: plumbing and drainage, **home** security, toilet unit, domestic power supply, lost keys, vermin infestation, main heating system and an annual gas **central heating boiler** service.

4. OUR PROMISE TO YOU

We aim to provide a high level of service at all times. However, if a complaint arises please follow the procedure below. Complaints are dealt with on behalf of startrescue.co.uk by the policy claims administrator ARAG plc which specialises in administering emergency home assistance insurance.

Administration Contact: Sales / Customer Services / Cancellations:

Customer Services, startrescue.co.uk
Axis Court, North Station Road,
Colchester, Essex CO1 1UX

Telephone: 01206 655 000
Or log on to: www.startrescue.co.uk

5. COMPLAINTS PROCEDURE

Please contact us using the number you rang to report your claim. We will need to know your policy number to help your enquiry to be dealt with speedily. If during the course of the call it becomes clear that we are unable to resolve the matter to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:

Telephone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

Email: startrescue@arag.co.uk

startrescue.co.uk Home Emergency c/o ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:

Tel: 0800 023 4567 or 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Financial Service Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk

SRHEPW0518