

START 

RESCUE.CO.UK

HOME EMERGENCY SUMMARY

The following summary for startrescue.co.uk Home Emergency Cover does not contain the full terms and conditions of your Home Emergency policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

## Statement of Customer Demands and Needs

Please consider the following questions in order to decide whether startrescue.co.uk Home Emergency meets your demands and needs. This statement is not a summary of cover.

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### Silver

- Are you the owner-occupier of your home?
- Would you like to have access 24 hours a day, 365 days a year, to a home emergency helpline to arrange for a contractor to help you if an unexpected event requires immediate attention to prevent damage or avoid further damage to your home and/or to make it safe and secure, to alleviate any health risk to you or restore main services to your home?
- Could the following emergencies occur in your home?
  - 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
  - Failure of the electricity or gas supply
  - Loss of the only available keys if access to the home is not possible
  - Vermin inside the home
- Would you wish to be insured against the contractor's call-out and labour costs, replacement parts and repair materials up to the limits specified in the policy document?

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### Gold

In addition to the questions above, could the following emergency occur in your home?

- Failure of the main heating system (Please note that the cover provided will not meet your demands and needs if you have warm-air or solar-powered heating.)
- Is your central heating boiler annually serviced?
- Is your central heating boiler more than 12 months old and not covered by a warranty?
- Is your central heating boiler less than 15 years old?

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### Platinum

In addition to the questions above, would you like us to arrange your annual central heating boiler service and have the costs covered by our Platinum policy?

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### How to make a claim

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

Please call us as soon as possible and be ready to give the following information for us to validate your policy. Your call may be recorded for training and security purposes.

1. Your name, address and postcode
2. Your policy number
3. The nature of your 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.

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
 <b>Silver</b> 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 (including alternative accommodation costs where necessary) are covered when we accept your claim.
Plumbing & Drainage	The insurer will not cover blockage of supply or waste pipes to the home due to freezing weather conditions.
Home Security	The insurer will not cover any claims for alarms/security systems.
Toilet Unit	The insurer will not cover any claim where there is another functioning toilet in the home.
Domestic Power Supply	The insurer would not cover any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
Lost Keys	The insurer will not cover any claim where there is another set of keys available to use to gain access to the home.
Vermin Infestation	The insurer will not cover any claim in relation to vermin other than brown or black rats, house or field mice, wasps or hornets' nests or any vermin outside of your home.
Alternative Accommodation Costs	The insurer will not pay for costs exceeding £250 including VAT (including transport to such accommodation), and all claims are subject to the £500 limit that applies for emergency costs.
 <b>Gold</b> Summary: Home Emergency / Main Heating System & Emergency Costs	In addition to the benefits provided by Silver, the insurer will cover the complete breakdown of your Main Heating System. A limit of up to £1,000 is available for emergency costs when we accept your claim. The insurer will pay up to £250 for alternative accommodation where this is necessary in addition to the £1,000 emergency costs limit.
Main Heating System	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.
 <b>Platinum</b> Summary: Home Emergency / Main Heating System & Emergency Costs / Boiler Service	In addition to the benefits provided by Gold, we will arrange 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. Our contractor will contact you after 14 days to agree arrangements for your annual gas central heating boiler service.

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions).	Exclusion # in policy wording
Emergency costs which have been incurred before we accept a claim.	1
A home emergency which happens within the first 14 days of cover.	2
More than six valid claims in the same period of insurance.	3
Emergency costs or annual gas central heating boiler servicing costs where there is no one at home when the contractor arrives.	4
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.	5
A central heating boiler which was manufactured 15 or more years prior to the start of the period of insurance.	6
a) Warm air or solar heating systems; or b) Boilers with an output over 60Kw/hr.	8
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	9
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).	11
Garages (except a central heating boiler located in a connecting garage), outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks.	12
Your home being left unoccupied for more than 30 days consecutively.	13
Goods or materials covered by a manufacturer's, supplier's or installer's warranty.	14

### Your Right to Cancel

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

### Policy Duration

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

### Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

### What to do if You have a Complaint

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 on 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](mailto:startrescue@arag.co.uk), write to [startrescue.co.uk](http://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 0800 023 4567 or 0300 123 9123, Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to 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](http://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.

### Are we covered by the Financial Services Compensation Scheme (FSCS)?

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](http://www.fscs.org.uk).

### Service Provider and Insurer

This service is provided on [startrescue.co.uk](http://startrescue.co.uk)'s behalf 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](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

SRHES0517