

Heating Policy Document



ASSURED



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Thank **you** for taking out a policy with Europ Assistance and choosing **us** for **your Home Emergency** insurance.

As long as **you** have paid the premium, **we** will provide the services and benefits described in this policy during the **period of insurance** set out in the schedule.

We will use the details that **you** have given **us** to provide the services and benefits set out in this policy, 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 Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN, UK.

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

Europ Assistance Holdings Limited and Europ Assistance Holding Irish Branch are both authorised and regulated by the Financial Services Authority.

This scheme has been arranged by:

Sutton & East Surrey Water Services Limited
59 Gander Green Lane
Cheam, Sutton
Surrey SM1 2EW

Registered in England and Wales No. 2446416.

Sutton and East Surrey Water Services Limited are an Appointed Representative of Europ Assistance Holdings Limited.

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

THE AIMS OF THIS INSURANCE

This product meets the demands and needs of those who wish to ensure that their **home** is covered in the event of an **emergency** affecting the essential services serving their **home** and for routine maintenance for the items shown in this document.

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.

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

Cooling Off Period: If, when reading **your** policy, **you** decide that it does not meet **your** requirements, please return the policy and schedule within 14 days of the

date of issue or receipt of the terms and conditions, whichever is later.

We will refund to **you** any premium **you** have paid and **we** will recover from **you** any payments **we** have made.

DEFINITIONS

Certain words in **your** Policy Document or Schedule have a particular meaning as shown below. Whenever **we** use one of these words it will always have the same meaning:

We/us/our: Europ Assistance Holdings Limited.

You/your: The person named on the policy schedule and members of their household normally living with them.

Approved contractor/s: A tradesman approved and authorised by **us** in advance (and Gas Safe Register listed for any central heating system or boiler repairs) to carry out repairs.

Emergency: A sudden and unexpected event at **your home**, which if not dealt with immediately will:

- expose **you** or a third party to a risk to their health or
- make **your home** unsafe or insecure or
- will cause damage or further damage to **your home** and its contents.

Emergency repair: A temporary repair carried out by an **approved contractor** which is necessary to resolve or make safe the immediate **emergency** but which will need to be replaced by a **permanent repair**.

Routine repair(s) and service(s): A specified service or repair by appointment necessary at **your home** which is not considered by **us** to be an **emergency**.

Permanent repair: A repair or other work necessary to put right the source of the problem caused in **your home** by the **emergency**.

Central heating boiler: A gas fired boiler of less than 150,000 BTU's (45kW) input, whether conventional, combination, or condensing by design. Any components fitted as standard by the appliance manufacturer and contained within the boiler casing. Any remotely sited controls including programmers/timing devices, room thermostats, **central heating system** pumps, hot water cylinder thermostat and motorised/zone control valves and drive motors, excluding consumables.

Central heating system: The gas supply pipework from the principle appliance isolating valve to the **boiler**. Standard and thermostatic radiator valves, standard (non-decorative) pattern radiators and towel rails, hot water cylinder (excluding unvented cylinder, thermal storage unit and immersion heater). Feed and expansion tank, pipework and fittings of the **central heating system**.

Beyond economical repair (BER): The point at which the cost of repairing the **boiler** or appliance exceeds the value of the existing **boiler** or appliance.

W.C.(s): Any standard pattern **W.C.** siphon or push-button flushing unit, but excluding any siphonic, macerator or Saniflo electrical units. Non-standard or specialist push-button siphon units will be fitted free of labour charge, but

you will be charged for the replacement parts at the **approved contractors** normal rates. A £10 plus VAT minimum charge applies.

Waste water systems: Any standard pattern **waste water systems** for sinks, baths, showers or basins that are reasonably accessible, but excluding 'pop-up' waste system mechanisms or pumped **waste water systems**.

Drainage system(s): The mains **drainage systems** and associated pipework within the boundary of the **home**, together with those outside your **home** boundary for which **you** have legal responsibility, either in part or as a whole, but only as far as the first connection to the mains drainage services. Includes blockage clearance and repairs, outside your **home** boundary affecting **you**, but not any problems caused by **your** neighbours or third parties, or are their responsibility.

Small containable leaks: Any slight or minimal leakage of water from any source that is containable either by closing of an isolation valve, stop-tap, or other means of stopping the flow or by placing a suitable receptacle to catch any leakage.

Essential services: Water, electricity, gas and mains drainage, but only as contained within the boundary of the **home**.

Home: **Your** principle place of residence used for domestic purposes. A house, bungalow or self contained flat/maisonette, including integral garages and any detached garages or outbuildings with a mains water supply, comprising of up to a total of 5 bedrooms and 4 bathrooms (up to a maximum of 4 **W.C.'s**) and at the address shown in **your** schedule, that is built of brick, stone, concrete or other non-combustible materials and roofed with slates, metal, thatch, concrete or other non-combustible materials.

Period of insurance: The period between the start date and end date as shown in **your** policy schedule.

Unoccupied: Not been lived in by **you** or **your** family, or any other person with **your** permission.

POLICY COVER

SECTION 1

**THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:
BUDGET, CLASSIC & TOTAL**



Annual service of your boiler and central heating system safety check

We will provide to **you** an annual service of **your central heating boiler** and system safety check.

In the first **period of insurance**, **we** will arrange for an **approved contractor** to carry out this service either at the time of the inspection/acceptance visit or at a later date, whichever is more practicable. If during this inspection the installation/system is found to be **beyond economical repair** or not practical to maintain, **we** will cancel the policy with effect from the inception date. **We** will refund any premium **you** have paid, but reserve the right to make a charge for the initial service.

In all instances, **we** will carry out this service by prior appointment and **you** will be advised in writing of this appointment close to the proposed date. **We** reserve the right to carry out this service at any time during the **period of insurance**.

If the **approved contractor** reveals during the annual service that the installation/system is **beyond economical repair** or not practicable to maintain, **we** reserve the right to cancel the policy and make to appropriate level of contribution under **our** policy towards its replacement, provided that **you** have met the terms and conditions of this replacement in full.

SECTION 2

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:

BUDGET



What is Insured	What is Not Insured
Failure of your central heating boiler .	Failure of your central heating system . An emergency which happens before the cover starts or within 14 days of the first inception of this insurance. Any warm air or space central heating systems . Any liquefied petroleum gas systems. Any underfloor heating systems and associated controls. Any water pressure adjustments or failure caused through hard water scale or sludge. De-scaling or de-sludging of the boiler or central heating system . Any part of the fluing arrangement for the boiler , either primary or secondary. Gas leaks from any pipes or appliances, other than the pipework situated within the boiler casing. Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions. Any airlocks in the central heating system pipework. Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts. Any additional costs for heating your home whilst replacement parts are being obtained. Subsequent emergency call-outs while parts are being obtained to remedy the fault.

We will pay up to a maximum of £250 for any claim including VAT, call-out charges, labour, parts and materials

If the **approved contractor** considers that the **boiler** is **beyond economical repair** or practical repair **we** reserve the right not to carry out any repairs or continue insurance on **your central heating boiler or system** until the **boiler** has been replaced.

You are free to choose who replaces the **boiler**, but if **you** allow **our approved contractor** to undertake this replacement **we** will give **you** a contribution of £350 inclusive of VAT towards the cost of this replacement. No contribution will be payable if any other contractor is appointed to undertake this work.

The cost of replacement in these circumstances means that the cost of replacing any redundant items with one of similar quality and specification. Replacement works must be carried out by Sutton and East Surrey Water Services **approved contractors** only.

SECTION 3

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:

CLASSIC



What is Insured	What is Not Insured
<p>Failure of your central heating boiler or central heating system up to the value of the system or boiler.</p>	<p>An emergency which happens before the cover starts or within 14 days of the first inception of this insurance.</p> <p>Any warm air or space central heating systems.</p> <p>Any liquefied petroleum gas systems.</p> <p>Any underfloor heating systems and associated controls.</p> <p>Any water pressure adjustments or failure caused through hard water scale or sludge.</p> <p>De-scaling or de-sludging of the boiler or central heating system.</p> <p>Any part of the fluing arrangement for the boiler, either primary or secondary.</p> <p>Gas leaks from any pipes or appliances, other than the pipework situated within the boiler casing.</p> <p>Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions.</p> <p>Any leak, failure or malfunction of radiators following removal for decorating or other purposes.</p> <p>Any airlocks in the central heating system pipework.</p> <p>Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts.</p> <p>Any additional costs for heating your home whilst replacement parts are being obtained.</p> <p>Subsequent emergency call-outs while parts are being obtained to remedy the fault.</p>

We will pay up to the value of your boiler or system for any claim including VAT, call-out charges, labour, parts and materials

If the **approved contractor** considers that the boiler is beyond economical or practical repair **we** reserve the right not to carry out any repairs or continue insurance on **your boiler or central heating system** until the **boiler** has been replaced.

You are free to choose who replaces the boiler, but if **you** allow **our approved contractor** to undertake this replacement **we** will give **you** a contribution of £500 inclusive of VAT towards the cost of this replacement. No contribution will be payable if any other contractor is appointed to undertake this work.

8 The cost of replacement in these circumstances means that the cost of replacing any redundant items with one of similar quality and specification. Replacement works must be carried out by Sutton and East Surrey Water Services **approved contractors** only.

SECTION 4

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:

TOTAL



What is Insured	What is Not Insured
<p>Failure of your central heating boiler or central heating system up to the value of the system or boiler.</p>	<p>An emergency which happens before the cover starts or within 14 days of the first inception of this insurance.</p> <p>Any warm air or space central heating systems.</p> <p>Any liquefied petroleum gas systems.</p> <p>Any underfloor heating systems and associated controls.</p> <p>Any water pressure adjustments or failure caused through hard water scale or sludge.</p> <p>De-scaling or de-sludging of the boiler or central heating system.</p> <p>Any part of the fluing arrangement for the boiler, either primary or secondary.</p> <p>Gas leaks from any pipes or appliances other than the pipework situated within the boiler casing.</p> <p>Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions.</p> <p>Any leak, failure or malfunction of radiators following removal for decorating or other purposes.</p> <p>Any airlocks in the central heating system pipework.</p> <p>Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts.</p> <p>Any additional costs for heating your home whilst replacement parts are being obtained.</p> <p>Subsequent emergency call-outs while parts are being obtained to remedy the fault.</p>

If the **approved contractor** considers that the **boiler** is **beyond economical repair** or practical repair we reserve the right not to carry out any repairs or continue insurance on **your boiler or central heating system** until the **boiler** has been replaced.

You are free to choose who replaces the **boiler**, but if **you** allow **our approved contractor** to undertake this replacement **we** will give **you** a contribution of £500 inclusive of VAT towards the cost of this replacement. No contribution will be payable if any other contractor is appointed to undertake this work.

The cost of replacement in these circumstances means that the cost of replacing any redundant items with one of similar quality and specification. Replacement works must be carried out by Sutton and East Surrey Water Services **approved contractors** only.

SECTION 4 – TOTAL (continued)

Emergency Cover:

What is Insured	What is Not Insured
<p>An event which we consider to be an emergency to your home by the following causes:</p>	<p>An emergency which happens before the cover starts or within 14 days of the first inception of this insurance.</p>
<p>Uncontainable leakage of hot or cold water pipes within your home.</p>	<p>Burst or leaking flexible hoses to washing appliances. The results of hard water scaling deposits. Any repairs or replacement of shower controls or pumps, electric or power showers, shower heads or hoses. Water filtration, waste disposal, water pumps or water softening systems. The replacement of any cold water storage water tank.</p>
<p>Total blockage of waste water system pipes from sinks, basins, bidets, baths or showers.</p>	<p>The results of hard water scaling deposits. The cost of replacement of any sanitaryware.</p>
<p>Complete failure of, or damage to underground mains drainage system or sewers within or outside the boundaries of your home for which you are legally responsible as far as the first connection to the mains drainage services.</p>	<p>Rain water soak away systems. Standpipes. Rain water pipework or guttering. Manhole covers. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work.</p>
<p>Total failure of your mains water or sewerage services for which you are legally responsible.</p>	<p>Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for.</p>
<p>Repairs as a result of leakage on the underground water supply pipe for which you are legally responsible, from the Water Company principal stop-tap to the first domestic stop-tap. In the case of common or shared supply pipes, cover under this policy commences from the branch point on the common supply pipe serving the home up to the first domestic stop-tap only.</p>	<p>The repair or replacement of any supply pipe in excess of the first 100 metres in length. This is subject to an additional premium. The excavation of solid surfaces inside the home. (If your stop-tap requires relocating an additional charge will apply.) The cost of replacing water meters.</p>

SECTION 4 – TOTAL (continued)

Emergency Cover (continued):

What is Insured	What is Not Insured
<p>We reserve the right to only re-lay the external water supply pipe up to the first domestic stop-tap should the approved contractor either consider its condition irreparable, or that it would be more cost effective to re-lay part, or the entire supply pipe to remedy the defect.</p>	
<p>Total blockage or mechanical failure of the only accessible W.C. or cistern in your home which results in complete loss of function.</p>	<p>Any claim where there is another working W.C. within your home (See Extensions to Section 4 for details of routine repairs).</p> <p>Any claim for blockages caused by products or objects not suitable for disposal via the waste water system. Siphonic, macerator or Saniflo W.C. units.</p>
<p>Broken external window glass compromising the security of your home.</p>	<p>Breakage of internal glass or doors. Window frames and fittings. Outbuildings, including garages. Any window glass that is only cracked and not shattered or completely destroyed. Any vandalism or malicious damage not reported to the Police.</p>
<p>Electrical supply failure to lighting and power distribution systems beyond the electrical supply meter, including fuse boxes and consumer units, and individual wiring circuits or ring mains, and immersion heaters. Individual light switches, conventional room light bulb holders and pendants, and individual power socket outlets within the home where they are damaged or so defective as to be a danger or pose a risk to your health.</p>	<p>Replacement of decorative fittings on a like for like basis (these will only be replaced with standard white fittings). Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for.</p>
<p>Missing, broken or repositioned roof tiles or damaged flat or tarpaulin roofs allowing water penetration that is likely to cause damage to the contents of the home.</p>	<p>Any betterment to flat and tarpaulin roofs where these have already suffered wear and tear.</p>

Extensions to Section 4 (continued)

TOTAL



Emergency Cover (continued):

What is Insured	What is Not Insured
<p>Lost Keys. We will appoint an approved contractor to assist you if you lose or damage the only available key to the principal external door locks of your home or if you are unable to gain access to or exit from your home due to failure or damage to the external locking mechanisms.</p>	<p>Any theft of keys, vandalism or malicious damage not reported to the Police. Any claim for keys left inside your home. Keys or locks for any outbuilding, garage, porch or conservatory door.</p>
<p>DIY accidents (e.g. nails through pipes).</p>	<p>An incident not deemed to constitute a DIY accident by us.</p>

We will pay up to the value of your boiler or central heating system for any claim including VAT, call-out charges, labour, parts and materials.

We will pay up to a maximum of £250 for any plumbing or household claim including VAT, call-out charges, labour, parts and materials, and up to a maximum of £600 for claims including VAT for mains drainage system repairs. Unlimited for underground external water supply pipe repairs.

EXTENSIONS TO SECTION 4:

What is Insured	What is Not Insured
<p>The following routine repairs and services are covered under this section of the policy:</p>	<p>Any routine repair and/or service which is required before the cover starts, or within 14 days of the first inception of this insurance.</p>
<p>Repairs as a result of leakage on the underground water supply pipe for which you are legally responsible, from the Water Company principal stop-tap to the first domestic stop-tap. In the case of common or shared supply pipes, cover under this policy commences from the branch point on the common supply pipe serving the home up to the first domestic stop-tap only. We reserve the right to only re-lay the external water supply pipe up to the first domestic stop-tap should the approved contractor either consider its condition irreparable, or that it would be more cost effective to re-lay part, or the entire supply pipe to remedy the defect.</p>	<p>The repair or replacement of any supply pipe in excess of the first 100 metres in length. This is subject to an additional premium. The excavation of solid surfaces inside the home. (If your stop-tap requires relocating an additional charge will apply.) The cost of replacing water meters.</p>

TOTAL



EXTENSIONS TO SECTION 4 (continued):

What is Insured	What is Not Insured
Supply Pipe Inspection: The approved contractor will carry out one visit to your home annually upon your request, to check that the external underground water supply pipe to the home is not leaking.	
Trace and Access Costs Trace, access, repair and reinstatement costs of all disturbed surfaces (after external water supply pipe repairs only) to match the existing surface, as far as reasonably practicable, whilst tracing location of, and repairing, a leak to the external underground water supply pipe.	Any colour variations in materials or finish.
The cost of: Supplying and fitting washers for any faulty standard pattern (non-ceramic disc) tap, ball-valve, gate-valve or internal stop-tap within the home . Labour necessary to fit any ceramic discs. Labour necessary to replace a ball-valve or stop-tap which we consider to be so defective that re-washing cannot be carried out satisfactorily.	Any repairs where we consider that a tap is so defective to be beyond economical repair , or that re-washing cannot be carried out satisfactorily. The supply of any ceramic discs. The supply or fitting of any taps.
Failure of or damage to underground mains drainage system or sewers within or outside the boundaries of your home for which you are legally responsible as far as the first connection to the mains drainage services.	Rain water soak away systems. Standpipes. Rain water pipework or guttering. Manhole covers. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work.

TOTAL



EXTENSIONS TO SECTION 4 (continued):

What is Insured	What is Not Insured
The cost of : Labour necessary to repair or, if we consider it necessary, replace any defective W.C. standard, non-standard or specialist siphon or push-button flushing units up to a maximum of 4 W.C.'s in your home .	Any siphonic, macerator or Saniflo electrical units. The supply of any non-standard or push-button siphon units. Any additional labour costs incurred where the whole cistern needs to be replaced because the siphon unit is constructed of china or other similar material. The cost or replacement of any sanitaryware. The cost of replacement parts.
The cost of: repairing any defective blocked or leaking standard pattern sink, bath or basin waste water systems .	Any “pop-up” waste water system mechanisms. Any pumped waste water systems . The replacement of any sanitaryware. The cost of renewing a complete run of pipework.
The cost of repairing small containable leaks .	Any repair costs which we consider to have been caused by lack of maintenance. The repair or replacement of any cold water storage water tank. Burst or leaking flexible hoses to washing appliances. The results of hard water scaling deposits. Any repairs or replacement of shower controls or pumps, electric or power showers, shower heads or hoses. Water filtration, waste disposal, water pumps or water softening systems.

We will pay up to the value of your boiler or central heating system for any claim including VAT, call-out charges, labour, parts and materials.

We will pay up to a maximum of £250 for any plumbing or household claim including VAT, call-out charges, labour, parts and materials, and up to a maximum of £600 for claims including VAT for mains **drainage system repairs. Unlimited for underground external water supply pipe repairs.**

HOW WE SETTLE A CLAIM

In an Emergency

We will arrange for an **approved contractor** to assess the situation and where possible, restore the normal operation of the **boiler** or **central heating system** or carry out **emergency repairs** to **your home** to stabilise the situation and resolve the **emergency**.

Where covered under this policy, the **approved contractor** will undertake **emergency repairs** to render the situation safe and secure to prevent further damage to the **home** OR a **permanent repair** if this is possible on the initial visit and can be achieved within the monetary limits provided.

For routine repair(s) and boiler service(s)

Where this is insured under **your** policy, **we** will arrange for an **approved contractor** to undertake **routine repairs and boiler services** in the **home**.

Where the cost of supplying replacement plumbing parts falls outside the scope of the policy, it will normally be possible to purchase these from the **approved contractor** at the time of their visit. These will all be supplied at the normal rates, terms and conditions which are available on request. A £10 plus VAT minimum charge for each part applies in these instances.

For all Claims

We will pay the **approved contractor** direct, up to the maximum amount for any claim as specified within each

section of **your** policy. This amount includes VAT, call-out charges, labour, parts and materials. **You** are responsible for settling any payment due to the **approved contractor** where the labour, parts and or materials fall outside the scope of the policy.

Any further repairs at **your** request may be carried out at **your** cost at the **approved contractor's** normal rates. A £10 plus VAT minimum charge applies in these instances.

All completed **permanent repairs** are guaranteed against faulty materials and workmanship for a period of one year.

Any replacement parts may not be from the same manufacturer as the replaced parts. The replaced parts will become **our** property, however **you** will be able to check the parts that have been removed upon request.

Whilst **we** will make every effort to ensure that **we** supply **you** with the full range of services in all emergencies covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard of service.

We cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

If the **approved contractor** is unable to gain access to the **home** for any reason, **you** will be responsible for any costs incurred by the **approved contractor**.

WHAT TO DO IF YOU NEED TO MAKE A CLAIM

In an Emergency

When **you** become aware of a possible claim for **emergency** cover under this policy, **you** must notify **us** *immediately* by telephone on:

**24-HOUR, 365-DAY
HEATING/HOUSEHOLD EMERGENCY LINE**

0800 027 7602

We will then advise **you** how to protect yourself and **your home**

We will endeavour to ensure that all **boiler** and **central heating system** emergencies reported before 9.00pm will be attended the same day, where **we** consider it necessary.

For all plumbing/household emergencies, **we** will endeavour to ensure that an **approved contractor** will attend within 2-3 hours of **your** call. **You** should ensure that

either **you** or a responsible person who can grant access and can act on **your** behalf, are available at this time.

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major emergencies which may result in serious damage or danger to **you** or anyone else should immediately be reported to the Public Supply Authority, or in the case of difficulty, to the Public Emergency Services.

**SUSPECTED GAS LEAKS MUST ALWAYS BE
REPORTED TO NATIONAL GRID UK ON**

0800 111 999

For Routine Repairs or Annual Boiler Service

If **you** need to arrange a routine repair, **you** should contact **us** between the hours of 7.30am and 5.00pm, Monday to Friday (excluding Bank Holidays) on **our** Call Centre telephone numbers:

HEATING & PLUMBING/HOUSEHOLD

020 8722 7004/5

GENERAL CONDITIONS

- 1 **You** are expected to provide complete and accurate information when **you** take out **your** insurance policy, throughout the lifetime of the policy and when **you** renew **your** insurance. If **you** are unsure about disclosing any information please contact **us** for guidance. Failure to disclose any information or inaccuracies in the information given could invalidate **your** insurance cover and mean that part or all of **your** claim may not be paid.
- 2 **You** must take all reasonable steps to protect **your home** and prevent loss and damage and to maintain **your home** in sound condition and good repair.
- 3 All **boilers** and other equipment should be serviced annually or in accordance with manufacturer's guidelines.
- 4 If a claim is fraudulent in any respect all benefit under this policy will be forfeited.
- 5 **We** will insure **you** under this policy only if **you** keep to the terms and conditions of this policy.
- 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.
- 7 When **you** become aware of a possible **emergency** claim under this policy, **you** must notify **us** *immediately*. If for any reason **we** allow **you** to use **your** own appointed contractor, **you** should obtain an estimate for the work and contact **us** for authorisation to continue with the repair. **You** must then at **your** own expense supply **us** with a written statement and other supporting documentation that **we** may require to substantiate **your** claim as soon as is reasonably possible.
- 8 All **emergency** claims relating to the failure of hot water provision will be treated as **routine repairs** where a functioning immersion heater exists.
- 9 Where **we** have accepted a claim but there is a disagreement over the amount **we** will pay the dispute will be referred to an arbitrator. **You** and **we** must agree on the arbitrator in accordance with the Law in force at that time. When this happens **you** must wait for the arbitrator's decision before **you** can take any legal action against **us**.
- 10 **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.
- 11 **You** must promptly pay **us** or the **approved contractor** for all work authorised by **you** that is not covered under this insurance policy.
- 12 If **we** do not have the spare parts required at the time of the **approved contractors** visit **we** will do all that **we** reasonably can to locate, and obtain parts from **our** suppliers in as short a period as possible. **We** will not be responsible for any delays caused by **our** suppliers or their agents.
- 13 If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.

GENERAL EXCLUSIONS

- 1 Any loss or damage arising from circumstances that **you** were aware of at the time **you** entered into this contract.
- 2 Any costs incurred when **you** have not notified **us** and received **our** prior agreement.
- 3 Any loss or damage relating to repairs more specifically covered as part of any other insurance policy or maintenance agreement.
- 4 Damage or costs incurred in gaining necessary access or the cost of effecting **permanent repairs**, including any redecoration or making good the fabric of the **home**.
- 5 Work required to access pipework concealed by any solid surfaces.
- 6 Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards.
- 7 Any claim when the **home** has been left **unoccupied** for 30 consecutive days or more.
- 8 Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds, fountains, or other water features.
- 9 Any loss, damage or failure arising as a consequence of:
 - a) Fire, lightning, storm, flood, theft, impact or accidental damage, subsidence, landslip or heave.
 - b) War, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion
- c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof
- d) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 10 Any loss, injury, damage or legal liability arising directly or indirectly from:
 - a) The failure of any computer or other electrical component to recognise correctly any date and its true calendar date
 - b) Computer viruses.
- 11 Consequential loss of any kind arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **our** part can be demonstrated.
- 12 Costs associated with any other property or communal/shared areas of **your home**.
- 13 Any loss, injury or damage arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.
- 14 The cost of renewing or modifying any existing pipework or equipment responsible for the **emergency** or **routine repair** visit.
- 15 The cost or replacement of any sanitaryware.
- 16 Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our approved contractor** to ensure that the original fault has received a **permanent repair**.
- 17 Any claim where no fault is found.

CUSTOMER SATISFACTION

Our Promise of Service:

It is always **our** intention to provide a first class standard of service.

However, if **you** have any cause for complaint there are a number of steps **you** can follow to get the problem solved.

To help **us** deal with **your** case as quickly as possible, please have the details of **your** policy ready (surname, policy number etc.).

PROCEDURE

First contact:

The Customer Services Manager
Sutton and East Surrey Water Services Limited
59 Gander Green Lane
Cheam, Sutton
Surrey SM1 2EW

Telephone: 020 8722 7004

Should the matter not be resolved to **your** satisfaction, please write to **us** at:

The Quality Department
Europ Assistance Insurance Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN

Or telephone 0844 338 5799

Or e-mail **us** on quality@europ-assistance.co.uk

Europ Assistance Holdings Limited and Europ Assistance Holding Irish Branch are authorised and regulated by the Financial Services Authority. **Our** FSA Registered numbers are 311883 and 202846 respectively. **You** can verify this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sutton and East Surrey Water Services Limited is an Appointed Representative of Europ Assistance Holdings Limited.

If **we** cannot give **you** a final decision by four weeks from the day **we** receive **your** complaint, **we** will explain why and inform **you** of when **we** hope to reach a decision.

Our decision is final and based on the evidence presented. If **you** feel that there is any new evidence or information that may change **our** decision, **you** have the right to make an appeal.

If **you** are not satisfied with the results of **our** investigation, **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, Insurance Division
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

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.

DATA PROTECTION

DATA PROTECTION

The data supplied by **you** in connection with this policy will only be used for the purpose of processing **your** policy of Insurance, including underwriting, administration and handling any claim that may arise. The data supplied will not be passed on to any other parties other than those, which **we** have mentioned below.

It is important that the data **you** have supplied is kept up to date. **You** should therefore notify **us** promptly of any changes. **You** are entitled upon the payment of an administration fee to inspect the personal data which **we** are holding about **you**. If **you** wish to make such an inspection **you** should contact:

The Customer Services Department
Sutton and East Surrey Water Services Limited
59 Gander Green Lane
Cheam
Sutton
Surrey
SM1 2EW

Telephone: 020 8722 7004/5

We may respond to enquiries by the Police concerning **your** policy in the normal course of their investigations. Where it is necessary to administer **your** policy effectively or to protect **your** interests **we** may disclose the data **you** have supplied to other third parties such as **approved contractors**, other repairers, replacement companies, other insurers etc.

CANCELLATION AND RENEWAL PROVISIONS

Your rights to cancel

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 later. **We** will refund to **you** any premium **you** have paid, and will recover from **you** any payments **we** have made.

If an inspection or annual **boiler** service has taken place in this period, we reserve the right to make a charge for this service, before returning the balance of any premium paid.

Cancellation by you

If **you** subsequently give notice in writing or by telephone to **us** 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. For Direct Debit customers, payments will continue to be collected for **your** remaining **period of insurance**.

Cancellation by us

We may give 7 days notice of cancellation of this policy by writing to **you** at **your** last known address.

We can cancel the policy if **you** have given any false information.

We reserve the right to either decline cover or cancel **your** policy if **we** feel that it is either being abused in any way, or conditions within the **home** are considered to be unreasonable or unsafe, or unsanitary for **our approved contractors** to work.

Premium position upon cancellation by us

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 an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

Renewal provisions

Before the end of each **period of insurance** **we** will send **you** a renewal notice showing the cost of next year's policy.

Moving address

These policies are not transferable to any other address.

ASSURED



Sutton and East Surrey Water Services



EMERGENCY HELPLINES

HOUSEHOLD	0800 027 7601
HEATING	0800 027 7602
GAS LEAKS (TRANSCO)	0800 111 999

For new Policyholders:

Please find enclosed **your** membership card. Write **your** number on the back and keep it with **you** outside the home for easy reference when help is required.




Sutton and East Surrey Water Services



EMERGENCY HELPLINES

HOUSEHOLD	0800 027 7601
HEATING	0800 027 7602
GAS LEAKS (TRANSCO)	0800 111 999

For new Policyholders:

Your fridge magnet is enclosed with details of **our** emergency telephone numbers.



HOW TO MAKE A CLAIM

You should:

1. Check that the cause of loss, destruction or damage is covered. The policy contains details of what is covered, what is not covered and how claims are settled.
2. Have **your** policy schedule or details to hand to speed up the process.
3. **Contact:**

EMERGENCY TELEPHONE LINE NUMBERS

24 hours / 365 days a year.

See **your** Schedule, Membership Card or fridge magnet for details.

Please note: Calls may be recorded for quality and monitoring purposes

HOUSEHOLD ROUTINE SERVICE TELEPHONE LINE NUMBER

(Tap-washer, ball-valve, stop-tap, W.C. siphon, bath, sink, basin waste blockages or leaks, containable leak requests etc.)

7.30am to 5.00pm Monday to Friday.

(except Bank Holidays and designated Christmas holidays)

Heating/Household 0800 027 7602
Gas Leaks (NATIONAL GRID) 0800 111 999

020 8722 7004/5

4. Explain the problem clearly and in as much detail as **you** can. The **Emergency** Call Centre staff will assist **you** to ensure that **we** capture all the correct details in order to dispatch an appropriate **approved contractor** to **you** as soon as possible.
5. Take note of, and carry out any advice given to **you** by the **emergency** Call Centre staff to alleviate or lessen the problem or damage until the **approved contractor** arrives.
6. Have **your** policy schedule available for the **approved contractor** to check upon arrival.
7. Give the **approved contractor** full access to any parts of the **home** necessary to carry out the required repairs.

INITIAL INSPECTION, ANNUAL SERVICE AND MAINTENANCE SERVICES PROVIDED UNDER THESE POLICIES.

The above services, where included in these cover levels, is provided for and arranged by Sutton and East Surrey Water Services Limited who retain fees for payment for this work and are separate to the insurance policy.

HELPFUL NOTES

365 Assured does not replace house buildings and/or contents insurance. **You** should maintain cover under these policies at all times.

Electrical earthing to underground water supply pipes.

*Prior to 1966, it was common practice for electricians to earth the electrical installations to buried water pipes. Since 1966 this practice has been prohibited by the Electrical Regulations because amendments to such pipes could make them unsatisfactory for earthing purposes. In consequence, **we** nor the **approved contractor** can have any responsibility for interference with any such earthing arrangements. In the event of any repairs being necessary to an underground supply pipe, **you** are strongly advised to arrange for the electrical installation to be checked by a qualified electrician.*

PLEASE EXAMINE THIS POLICY TO ENSURE THAT IT MEETS **YOUR** REQUIREMENTS.