

## Home Emergency Cover Policy

**This cover is an add on to your AA Buildings Insurance Policy and is not available as a standalone product.**

### AA home emergency line

Call **0845 736 1361** for the 24-hour services of a reliable tradesman for emergency repairs to your home.

### Home Emergency Cover

Home emergency cover is underwritten by Royal & Sun Alliance Insurance Plc (number 93792) registered in England and Wales at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. [www.fsa.gov.uk](http://www.fsa.gov.uk) or telephone 0845 606 1234.

### Welcome to AA Insurance Services

A warm welcome and thank you for choosing to buy this Home Emergency Cover. Our aim at AA Insurance Services is to combine value for money with peace of mind.

Your policy wording and statement of insurance include everything you need to know about your Home Emergency Cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your home insurance needs.

The AA is able to offer great deals on many types of insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on [www.theAA.com](http://www.theAA.com).

### Who regulates us?

Automobile Association Insurance Services Limited (we) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### Which companies do we deal with?

We have chosen to deal exclusively with Royal & Sun Alliance Insurance Plc for Home Emergency Cover. Please note that when receiving your premium, making a refund to you and handling any claims monies, we act as an agent for your insurer.

### What services do we provide?

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us.

### What will you pay for our services?

Other than in the event of a cancellation (see cancellation terms under general conditions) you will not have to pay a fee for our service. We will tell you about any other charges relating to any particular insurance policy.

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

Automobile Association Insurance Services Limited (we) are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) and by phoning 0207 892 7300.

### About your policy

We've put this wording together to clearly set out the details of your insurance cover. Please read it carefully, as well as your **statement of insurance**, and **policy summary** to make sure they meet your needs.

Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

### Renewing your cover

This policy can only be renewed along with your AA Buildings Insurance and we'll send you renewal terms for both at the appropriate time.

### Renewal helpline

You can contact us by:  
Phone: 0870 160 0140  
Post: AA Insurance Services  
PO Box 2AA  
Newcastle NE99 2AA.

### Any other questions?

Please call **our customer services helpline** on 0870 160 0139. We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.

### If you need to make a claim

#### Making a claim - This procedure applies to Home Emergency Cover only

**1** If an **insured event** takes place ring **0845 736 1361**.

**2** We will try to find a suitable repairer. But **we** may not be able to do this if:

- the weather is too bad;
- there are industrial disputes official or otherwise;
- the public transport system fails (including the road and railway networks and repairs to them); or
- there are other problems which prevent someone gaining access to the **insured premises** or which makes providing the service impractical.

**3** We will only pay charges of repairers instructed by **us**.

**4** We will pay the claim subject to the terms exclusions and conditions of this Home Emergency Cover.

**You must give the policy number shown on your summary each time you write to or phone us.**

### Customer services feedback

0800 13 66 24

Please talk to us

We'd like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

### Customer services helpline

**0870 160 0139**

for policy advice and questions

8am - 9pm Monday to Friday

8am - 5pm Saturday

9am - 5pm Sunday

### If you need to complain

We hope you'll be completely happy with your AA Home Emergency Cover. But if something does go wrong, we'd like to know about it. We'll do our best to straighten it out for you and to make sure it doesn't happen again.

a) If your complaint is about AA Insurance Services

There are several ways you can contact us.

- Phone: 0870 160 0139
- Email: [Custcare@theAA.com](mailto:Custcare@theAA.com)
- Post: The Customer Care Unit  
AA Insurance Services  
PO Box 2AA  
Newcastle upon Tyne NE99 2AA
- Fax: 0292 072 5018
- Text phone: 0870 600 1303

We'll acknowledge your complaint within five working days. If we can't respond fully then, we'll tell you who is dealing with it and when you'll hear from them. We'll do our best to respond fully within four weeks.

And if this isn't possible, we'll tell you why and when you can expect a full response.

b) If your complaint is about Royal & Sun Alliance Insurance Plc write to:

Royal & Sun Alliance Insurance Plc, St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL.

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

**Please make sure you always quote your policy number from your summary or statement of insurance.**

**This complaints procedure doesn't affect your statutory rights.**

### Use of personal information

**Please refer to the wording under your AA Buildings Insurance policy booklet for information on the use of your personal data.**

# Home Emergency Cover Policy

## AA Insurance Services

### Introduction to your Home Emergency Cover.

Insurance has been arranged with Royal & Sun Alliance Insurance Plc.

Royal & Sun Alliance Insurance Plc have relied on the information and statements **you** gave when they agreed to provide cover. This information and statements together with this policy wording, **summary** and the **statement of insurance** form the contract of insurance and must be read together as one document. Please read **your** policy and **summary** carefully to make sure they meet **your** needs.

Royal & Sun Alliance Insurance Plc have agreed to insure **you** under the terms, conditions and exclusions in or endorsed on this policy booklet.

Signed for and on behalf of **Royal & Sun Alliance Insurance Plc.**

Andrew Strong  
CEO, AA Insurance Services Limited

## Definitions

### AA Home Emergency Cover

Certain words have specific meanings wherever they appear in this policy or **your summary**.

To help **you** identify these **we** have printed them in **bold** and **italics** throughout the policy.

**AA Insurance Services** - Automobile Association Insurance Services Limited.

**Authorised insurer** - Royal & Sun Alliance Insurance Plc.

**Policyholder** - The person(s) named in the **summary**.

**Policy Summary** - The document which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.

**Statement of Insurance** - The document which gives details of **you**, the **authorised insurer**, the **home** and cover.

**Property** - The **building** within its boundary.

**Building - Your home** as shown in the **summary** and, if they form part of the **property**:

**Home** - The house, bungalow, flat or maisonette shown in the **summary**.

**Insured event** - The need for an emergency repair because of:

- (a) burst or blocked pipes, blocked drains, or damage to any part of the domestic heating or water system if there is likely to be flooding;
- (b) removal of a wasps' or hornets' nest attached to the Property;
- (c) roof damage as a result of storm or impact damage with a likelihood of flooding, or affecting security;
- (d) damage to locks on doors and external broken windows affecting security;
- (e) fire or burglary where immediate repairs are required (and possible) to make the **insured premises** safe, secure or habitable but only to prevent:
  - unreasonable discomfort or difficulties for occupants of the **insured premises**; or
  - damage to the **insured premises** if prompt attention was not forthcoming.

**Insured premises** - The private dwelling (which may also be multi tenanted or sub let by landlords) named in the **summary**. This excludes all outbuildings and detached garages.

**Period of insurance** - The period of cover as shown in the **summary**.

**We, us** - Royal & Sun Alliance Insurance Plc, St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL.

**You, your** - The policyholder, spouse/partner, and their relatives normally living in the **insured premises**.

## What is insured

**We** will pay a combined total of up to £250 (including VAT) for call out, labour, parts and materials to cover an emergency service following an **insured event** during the **period of insurance**.

## What is not insured

**1** Systems or structures which have not been installed or fitted by a suitably-qualified workman, unless they were installed or fitted prior to **you** becoming the occupier of the **insured premises**.

**2** Any claim as a result of circumstances which **you** knew about before the start of cover under this section.

**3** Damage because **you** have not used any of the systems or structures covered by this section properly.

**4** Consequential loss of any kind.

**5** Damage caused by a deliberate act by **you** or anyone else living in the **insured premises**.

**6** Any claim as a result of a fault that needed repairing before the start of cover under this section or one which was not adequately repaired previously.

**7** Mechanical or electrical breakdown or failure of any domestic appliance or anti-theft device.

**8** Routine maintenance work.

**9** Any damage to flat, tarpaulin, glass, plastic, felt or thatched roofs.

**10** More than four **insured events** in any **period of insurance**.

**11** Any expense which **you** would have incurred anyway to protect the **insured premises** against loss or damage if no **insured event** had taken place.

## General condition relating to this Section

### 1 Policy terms

**We** will not make any payment under Home Emergency Cover if **you** break any of the below terms and conditions.

### General exceptions and general conditions that apply to the whole policy

#### What are they?

You should pay particular attention to these general exceptions and general conditions.

General exceptions give details of the incidents or property which your buildings insurance does not cover. They are not listed anywhere else in this policy booklet.

General conditions give details of how you can cancel this policy and what we expect you to do, and notify us of, throughout your period of insurance. For example, this includes taking adequate care of your property and notifying us as soon as possible of any changes which may affect this insurance, including a period of 30 days or more where the property is unoccupied.

It is important you read the general exceptions and general conditions so that you understand the basis of which you have undertaken this insurance.

If you have any questions, please phone our **Customer Services Helpline** on **0870 160 0139**.

The notes on this page are for your benefit and information. They do not form part of your policy.

## General exceptions

### This policy does not insure the following:

- 1** Any property insured under a more specific policy.
- 2** Any fall in market value as a result of repairs or reinstatement.
- 3** Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
- 4** Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
- 5** Any liability arising directly or indirectly from the transmission of:
  - Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused; or
  - any communicable disease by **you**.
- 6** Incidents which took place before the start of this insurance.
- 7** Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 8** Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 9** Any legal liability, loss or damage to any property, or any resulting loss or expense or any consequential loss:
  - Directly or indirectly caused by or contributing to or arising from;
  - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or

## Home Emergency Cover Policy

the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.

**10** Loss, damage, consequential loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is:

- caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the **property**; and
- reported to **us** within 30 days of the end of the period of insurance.

In which case, all such pollution or contamination will be considered to have happened at the time of such accident.

**11** Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the policy is nevertheless insured.

**12** Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.

**13** Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

### General conditions

#### 1. Cancellation

Procedures are explained below dependent on who invokes cancellation

##### **The Policyholder**

If the **policyholder** needs to cancel this policy contact **AA Insurance Services** on 0870 160 0139.

Where the **policyholder** cancels the **AA Buildings Insurance Policy** then this home emergency policy will also be cancelled on the same date.

The **policyholder** will, for a period of 14 days from the date the **policyholder** receives the policy documentation or the date the **policyholder** enters into the contract (whichever is later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover the **policyholder** has received plus **AA Insurance Services'** reasonable administrative expenses, except where cover has not commenced prior to the end of this 14-day period, in which case the **policyholder** will be entitled to a full refund of the premium the **policyholder** has paid.

Beyond the above period, the **policyholder** may cancel this insurance at any time. No refund will be allowed if a claim has been made or liability has arisen under this insurance prior to such cancellation during the current **Period of Insurance**. Any return of premium due would depend on how long the insurance has been in force and will be subject to **AA Insurance Services'** reasonable administration charges.

##### **Authorised Insurer and AA Insurance Services**

The **authorised insurer** or **AA Insurance Services** may cancel this insurance by sending at least seven days written notice to **Your** last known address. A full pro rata premium refund will be allowed from the date of cancellation, no deduction will be made for commission and a refund will be allowed regardless of whether a claim has been made under the policy.

Any such cancellation by **You**, the **authorised insurer** or **AA Insurance Services** will not affect any rights and responsibilities arising before cancellation takes place.

**2** **You** must do all that **you** can reasonably do to avoid injury, loss or damage and protect **your** property. **You** must make sure other people do the same.

**3** The **policyholder** must contact **us** as soon as possible about any change which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home. If **you** are not sure if a change is relevant, contact **AA Insurance Services**. When **you** renew **your** policy, **you** must also tell **us** if the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home have been declared bankrupt or convicted of any criminal offence.

**4** To safeguard the interest of the **policyholder** under this policy the **policyholder** irrevocably appoints **AA Insurance Services** to act for the **policyholder** to cancel this policy if **AA Insurance Services** believes it is in the best interest of the **policyholder** to do so.

**5** The **policyholder** and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which the **policyholder** resides at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If the **policyholder** is not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

**6** The terms and conditions and all other information concerning this insurance are supplied in the English language and **We** undertake to communicate in this language for the duration of the policy.

**7** Save for the rights granted to **AA Insurance Services** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.