



HOME EMERGENCY

POLICY BOOKLET



CAVERE
INSURANCE

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Your Home Emergency Policy

Introduction

Your policy is administered by Cavere Limited and underwritten by Ageas Insurance Limited.

Cavere Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Ageas Insurance Limited, Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Registered in England and Wales No: 354568. Financial Conduct Authority registered number: 202039.

The policy is based on the answers you gave us which are shown on your statement of fact document. You must tell us of any changes to the answers you have given.

What is covered

In the event of an **emergency** occurring in **your home**, we will:

- a) Advise **you** on what action to take to protect **yourself** and **your home**;
- b) Send one of **our approved engineers** or arrange an appointment for an **approved engineer** to visit **your home**; and
- c) Organise and pay the cost of providing **emergency assistance** up to the **claim limit per call out** including VAT subject to the terms and conditions of **your** policy.

This policy is designed to provide cover following a sudden or unexpected event which if not dealt with quickly would render **your home** unsafe or insecure, damage or cause further damage to **your home** or cause personal risk. The intention is to complete a temporary repair to limit or prevent damage or if at similar expense a permanent repair, in respect of the cover provided.

What is not covered

This is not a maintenance policy and does not cover routine maintenance in **your home**.

There are certain Conditions and Exclusions, which limit **your** cover, please read them carefully to ensure this policy meets **your** requirements. **We** do not wish **you** to discover after an incident has occurred that it is not insured. To assist **you** in understanding the main limitations of the cover provided **we** have detailed these under the 'Cover Provided' section of **your** policy on pages 3-5 of this booklet.

Definitions

The following words shall have the meanings given below wherever they appear in bold.

Administrator

This scheme of insurance is arranged and administered by Cavere Limited, registered number 06741789.

Cavere Limited are the appointed agent of the underwriter for the purposes of administering premium collections and issuing premium refunds under this policy. Premiums are collected by Cavere Limited under a risk transfer agreement from the insurer. Cavere Limited is authorised and regulated by the Financial Conduct Authority, FRN 517325. Please note that all correspondence relating to this policy should be addressed to:

Cavere Limited, Unit 2 Horizon Court, Audax Close, Clifton Moor, York, YO30 4RB.

Telephone: 01904 476096 Email: policies@cavere.co.uk

Approved engineer / engineer

Means a qualified person approved and instructed by the **helpline** to undertake **emergency** work.

Assistance

Means the reasonable efforts made by the **engineer** during a visit to the **home** to complete a temporary repair to limit or prevent damage or if at similar expense, the cost of completing a permanent repair in respect of the cover provided.

Beyond economic repair

Means in the opinion of **our approved engineer** the cost of repair is more than the cost of replacing it.

Call out

Means a request for **emergency assistance** from **you**, even if the request is then cancelled by **you**.

Claim Limit

£1,000 in aggregate including **call out** charges, labour, parts and materials. The number of **call outs** provided under **your** policy during the **period of cover** shall not exceed three.

Commencement date

Means the start of the **period of cover** as shown in the **schedule**;

Emergency

Means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the **helpline**:

- i) Render the **home** unsafe or insecure; or
- ii) Damage or cause further damage to the **home**; or
- iii) Cause personal risk to **you**.

Helpline

Means the telephone number **you** should call to make a claim in respect of Home Emergency.
Home Emergency Assistance Helpline 0345 257 1267.

Home

A single occupancy domestic dwelling at the address shown in the **schedule**, together with integral or attached garages used for domestic purposes;

Period of cover

The period shown in the **schedule** between the start date and end date;

Primary heating system

The principal domestic central heating and hot water systems including but not limited to boiler or warm air unit, programmer, room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar heating system and non-domestic central boiler or source.

Schedule

Means the document sent to **you** confirming the **commencement date**, details of the insured and the **home** that is the subject of cover.

Unoccupied

Means where no one has resided in the **home** for a period exceeding 30 consecutive days.

We, us, our, insurer

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You, your, insured

Means the person(s) residing in the **home**.

Cover Provided

This policy provides cover under the following headings as a result of an **emergency** occurring at the **home**. Your cover is limited to the **claim limit**.

The amount **we** will pay in respect of any one claim shall not exceed the **claim limit** including **call out** charges, labour and materials.

What is insured	What is not insured
<p>Plumbing and Drainage We will assist you to stop the emergency which has arisen from the sudden and unexpected failure of, or damage to, the plumbing or drainage system within the home which has or may result in internal water leakage, flooding or water damage to the home.</p>	<ul style="list-style-type: none"> • Costs which exceed the claim limit; • General maintenance including but not limited to dripping taps; • The costs of repairs to the underground water supply or drainage facilities except where within your home; • Where your home has been left unoccupied; • Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use; • Cracked or broken toilets or cisterns; • Cesspits or septic tanks; • Plumbing and filtration systems for swimming pools or spa baths; • Any incident caused by an inherent defect in the plumbing or drainage; • Failure to one toilet where there is another working toilet in the home; • Any system, equipment or facility which has not been properly installed.
<p>Electricity Supply We will assist you to restore the electricity system to the home following an emergency arising from the sudden, unexpected and complete failure of the electricity system in the home.</p>	<ul style="list-style-type: none"> • The failure of any electrical wiring that is not permanent (e.g. fairy lights); • Any claim involving the restoration of electricity where the fault occurs prior to the consumer unit of the home; • Wire / cabling situated outside of the home (e.g. wiring to satellite dishes, aerials, etc); • Where in the opinion of our approved engineer the electrical system would fail to meet minimum electrical safety standards; • Any system, equipment or facility which has not been properly installed; • Electricity supply to security systems, CCTV; • Loss or damage arising from the interruption or disconnection of the main electricity supply to the home, however caused, or the failure of the main electricity supply.
<p>Roofing Damage to the roof of your home due to bad weather conditions or falling trees or branches which causes ingress of water.</p>	<ul style="list-style-type: none"> • Flat roofs and gutters; • A home covered under a management agreement; • A home greater than three storeys.

What is insured	What is not insured
<p>Primary Heating System (Cover only applicable if shown as being included on your policy schedule)</p> <p>We will assist you to restore heating and/or hot water to your home following an emergency arising from the sudden and unexpected complete failure of the primary heating system.</p> <p>Where a boiler is deemed to be beyond economical repair our liability will not exceed:</p> <ul style="list-style-type: none"> • £500 where the boiler / appliance is up to 5 years old; or • £250 where the boiler / appliance is greater than 5 years old but less than 10 years old. <p>We will not re attend to the boiler until you have confirmed it has been replaced.</p>	<ul style="list-style-type: none"> • Gas leaks; • Oil contamination resulting from a leak from an oil powered boiler; • A boiler which is more than 10 years old; • A boiler which is fitted within a home with more than 10 rooms serviced by the boiler; • Faults which in the opinion of an approved engineer are as a result of the boiler not being serviced within the last 12 months; • Lighting of boilers or the correct operation or routine adjustment of time or temperature controls; • Clearing airlocks or bleeding radiators; • Any repair or replacement which requires the removal of asbestos in order to complete the repair; • Where your home has been left unoccupied; • Fuel tanks and associated pipe work. • Any system, equipment or facility which has not been properly installed. • Descaling or any work arising from hard water scale deposits, including desludging and the effects of aggressive water and clearing of airlocks; • Replacement water tanks or hot water cylinders; • Repairing or replacing any loss or damage if the boiler in the opinion of the approved engineer is beyond economical repair; • Loss of hot water where there is an alternative means of heating water, i.e. Immersion heater.
<p>Security</p> <p>We will assist you to make the home secure following an emergency arising from the sudden and unexpected failure of or damage to external locks, fitted to doors and windows where the failure or damage is such so as to render the home unsafe or insecure.</p>	<ul style="list-style-type: none"> • Where your home is unoccupied; • Damage as a result of theft or attempted theft; • Failure of the home security system; • Loss or damage to the keys to the home; • Replacement of defective locks unless there is no way of making the home secure overnight; • Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit.
<p>Lost Key / Lock Out</p> <p>We will assist you to gain entry to the home arising from the loss of keys to the home, failure of a lock or snapping of a key where you have no other means of entry to the home.</p>	<ul style="list-style-type: none"> • The loss or theft of keys which require the locks to be changed; • Failure of a lock due to attempted forcible entry to the home; • Where your home is unoccupied; • Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit; • Any damage caused by the approved engineer gaining access to the home, or replacement of locks and or keys following a lock out or lost keys.
<p>Cooker / Oven</p> <p>We will assist you to restore a means of heating and preparing food within the home following an emergency arising from the sudden, unexpected and complete failure of the permanently installed cooking system.</p>	<ul style="list-style-type: none"> • Claims costs in excess of £250; • Where an alternative means of heating / preparing food is available.

What is insured	What is not insured
<p>Pest Control Removal or extermination of wasps, hornets, rats and mice infestation in the home.</p> <p>Failure by you to carry out any recommendations made by the pest contractor on pest prevention and hygiene measures will invalidate this policy.</p>	<ul style="list-style-type: none"> • Where your home has been left unoccupied; • Outbuildings; • If you fail to follow previous guidance given by an approved engineer or the helpline; • Damage to the structure, masonry, fixtures and fittings or any cleaning caused by pests directly or indirectly; Pests kept as domestic pets or for commercial purposes; • Boring insects or woodworm; • Where there is no risk to health.
<p>Gas Supply We will assist you to restore the gas supply following a sudden and unexpected failure of the internal gas supply from the meter to the gas appliance.</p> <p>If you suffer a leak to your gas supply pipe, you should immediately call the National Gas Emergency Service on 0800 111 99.</p> <p>Once they have attended and isolated the leak, you should then call the claims helpline on 0345 257 1267.</p>	<ul style="list-style-type: none"> • Any claim relating to the interruption, failure or disconnection of the mains gas supply; • Any claim relating to your failure to purchase or provide sufficient gas or the non-payment of your energy account; • Any claim relating to partial failure of the internal domestic gas supply. • Any claim relating to the failure of the mains supply.
<p>Water Supply We will assist you to restore the water supply following a sudden and unexpected leakage, collapse or blockage of the mains water supply pipe connecting to the main stopcock in your home to the point where it is connected to the public or shared water supply pipe within the boundary of your home provided you have sole responsibility for this.</p> <p>If you suffer a leak to your water supply pipe, you should contact your local water authority immediately.</p> <p>Once they have attended and isolated the leak, you should then call the claims helpline on 0345 257 1267.</p>	<ul style="list-style-type: none"> • Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property; • Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect; • Damage caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc; • Repairing or replacing soakaways, cesspits, treatment plants and their overflow pipes; • If the authorised engineer has to dig within the boundary of your home, they will fill in and leave ground level but will not replace the original surface, fittings or construction; • Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines; • The fabric of your home and any fixtures, fittings or other items of equipment, not directly causing or damaged by the emergency; • Shared pipework or any frozen pipes that have not resulted in confirmed damage; • Any repair to domestic appliances that are leaking water, other than from external fixed pipe work.

How to arrange emergency assistance

- 1 Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.
- 2 Before requesting **emergency assistance**, check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **your home**.
- 3 If **your emergency** is boiler related **you** should have **your** boiler make and model and service details ready when **you** contact the **helpline**. Remember **you** must produce evidence to **our approved engineer**, that the boiler has been serviced to the manufacturers specifications within the last twelve months for primary heating system cover to apply. Primary heating system cover must also be shown as included on **your schedule**.
- 4 Telephone the **helpline** within 12 hours of the **emergency** occurring and provide details of the assistance required. All requests for **emergency assistance** must be made through the **helpline**. Do not make any arrangements yourself without prior authorisation from the **helpline**, if **you** do **we** will not reimburse any costs **you** may incur. All calls are recorded.
- 5 The **helpline** will appoint an **approved engineer** to attend **your home**, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the **home** or otherwise making the provision of **emergency assistance** impossible. The **helpline** and the **approved engineer** will have reasonable discretion as to when and how work is undertaken and this will be based on the details provided by **you**.
- 6 The **approved engineer** will charge all costs covered by the insurance directly to **us**. **You** will be asked to pay the cost of:
 - a) Call-out charges if there is no-one at **home** when the **engineer** arrives;
 - b) Work in excess of the **claim limit**;
 - c) Fitting replacement parts or components of a superior specification than the original at **your** request.

Pay on use

Should an **emergency** arise that is not included under this Home Emergency cover, where possible, **we** can arrange for an **approved engineer** to attend **your home** but **you will** be responsible for all costs involved. The use of this service does not constitute a claim under **your** policy.

Replacement of parts or components

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. **We** are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares. When replacement parts are received, **we** will contact **you** to arrange a suitable time slot for the **engineer** to attend. **You** should make sure that the **engineer** can get reasonable access to carry out the repair. If **we** cannot get a replacement part needed to carry out a repair our liability will be limited to a temporary repair to make the **emergency** safe.

Applicable Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

General Exclusions

We shall not be liable for the following or for costs arising from or in connection with the following:

- 1 Repairs and servicing (where applicable) on systems where spare parts are no longer available;
- 2 Any system, equipment or facility which has not been properly installed;
- 3 Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
- 4 Replacement of or adjustment to any decorative or cosmetic part of any equipment;
- 5 Circumstances known to **you** prior to the commencement date of **your** policy;
- 6 Claims arising after the **home** has been left **unoccupied**;
- 7 Consequential loss of any kind and any wilful or negligent act or omission by **you** or any third party.
- 8 Events where on attendance it becomes clear that the **call out** is not an **emergency**;
- 9 More than one claim arising from the same cause;
- 10 **Homes** with more than 10 rooms;
- 11 **Homes** situated outside the United Kingdom and the Isle of Man;
- 12 Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
- 13 Any damage caused by the **approved engineer** in gaining access to the **home** due to the failure of the locks or removing an appliance or any equipment from its operation position in order to affect an **emergency** repair;
- 14 Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- 15 Loss or damage to any **home**, or any resulting loss or expense or any consequential loss or any legal liability directly or indirectly caused by, contributed to, by, or arising from:
 - a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;

Conditions

- 1 The rights given under this policy cannot be transferred to anyone else.
- 2 **You** must give reasonable access to enable appropriate treatments to be carried out and follow advice from the **engineer** and or **helpline** in removing furniture if this is deemed necessary.
- 3 **We** may cancel this insurance cover immediately if **you** have acted in a false or fraudulent manner in order to gain cover under this policy.
- 4 To improve the quality of **our** service, all calls are recorded.
- 5 **You** must take reasonable care and maintain the **home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
- 6 **You** must produce evidence to the attending **engineer** that the boiler has been serviced in line with the manufacturer's instructions within the last twelve months for primary heating cover to apply (where chosen).
- 7 **We** may take proceedings in **your** name at **our** expense to recover any sums paid under this insurance from a third party should the **emergency** be as a result of an incorrect or failed previous repair.
- 8 **You** must maintain buildings and contents insurance cover in force during the **period of cover**.

From time to time for commercial reasons the **administrator** may decide to change its chosen insurers. Any such change may take place at any time by the **administrator** cancelling the policy and transferring the insurance cover to a new insurer. The **administrator** will contact **you** not less than 21 days before **your** current insurance expires with details of the new proposed insurers and terms on which cover may be provided by the new insurer. Accordingly, in order to ensure continuity of **your** insurance **you** authorise the **administrator** to cancel **your** existing insurance and transfer **your** data to any new proposed insurer to provide **you** with the replacement cover. When contacting **you** with details of the new insurer and its offer of insurance for **your** consideration the **administrator** will explain how **you** may revoke this authority and provide details of how **you** may cancel this policy, if **you** do not wish to continue **your** policy with the new insurer.

How to cancel your policy

We hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **your** requirements, please write to the **administrator**, Cavere Limited at Unit 2, Horizon Court, Audax Close, Clifton Moor, York, YO30 4RB, or telephone 01904 476096 or email policies@cavere.co.uk within 14 days of issue and **we** will refund any premium paid. Thereafter **you** may cancel the insurance cover at any time by writing to the **administrator** however no refund of premium will be payable. The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance cover by sending 30 days notice to **you** at **your** last known address. Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period.

Making yourself heard

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint relates to the sale of **your** policy then please contact the person who arranged the policy for **you**.

If **your** complaint relates to a claim then please call the claims advice **helpline** number shown on **your** schedule.

If **your** complaint relates to **your** policy itself please contact Cavere Limited on the number shown on **your** schedule.

If **you** have an unresolved issue **you** can write to:

Customer Service Adviser

Ageas Insurance Limited

Ageas House, Hampshire Corporate Park

Templars Way, Eastleigh

Hampshire, SO53 3YA

or email via www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the following address, however, they will only consider **your** complaint once **you** have tried to resolve it with **us**:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

For further information see www.financial-ombudsman.org.uk Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. For this type of policy the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 020 7741 4100.

Privacy Notice

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how we collect, use, share, transfer and store your information. For our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data. Please ask your insurance adviser if you would like more information about how they use your personal information.

Collecting your information

We collect a variety of personal information about you including your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). Where relevant, we also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding your health. 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 adjusters and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with the appropriate insurance quotation, policy and price as well as manage your policy such as handling a claim or issuing documentation to you. Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance. 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. If you have given us information about someone else, you would have confirmed that you have their permission to do so.

Sharing your information

We share your information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we are trialling their products and services which we think may improve our service to you or our business processes. Unless required to by law, we would never share your personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will 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. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and 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.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information. For a full list of your rights please refer to the full Privacy Policy. 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.

For Policy claims please call 0345 257 1267
For Policy queries please call 01904 476096

Cavere Limited is authorised and regulated by the Financial Conduct Authority and acts as an insurance intermediary in relation to Cavere Home Emergency cover.

Cavere Limited
Registered Number: 06741789
FCA Number: 517325

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