

FlowSmart Home Emergency Policy Summary

Some important facts about **your** FlowSmart Home Emergency insurance are summarised below. This summary does not describe all the full terms and conditions of the policy so please take time to read the policy document to make sure **you** understand the cover it provides.

Period of Cover - **Your** cover is valid for 12 months as detailed on your **schedule** under the period of insurance.

Insurer - The insurance is provided by UK General Insurance Limited behalf of Ageas Insurance limited and is administered by F & R Associates.

About your FlowSmart Home Emergency Insurance Policy

Features and Benefits included automatically

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

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

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

- render the **home** unsafe or insecure; or
- damage or cause further damage to the **home**; or
- cause personal risk to **you**;

Your cover includes

Primary Heating System

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**.

Accidental Damage to the Oil Fuel Tank

We will indemnify **you** in the event of accidental damage to **your** oil fuel tank following an **emergency**.

Accidental loss or Theft of Fuel Oil From Your Fuel Tank

We will indemnify **you** in the event of loss or theft of fuel oil from **your** fuel tank following an **emergency**

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**.

Pest Control

Removal of or extermination of wasps, hornets, rats and mice infestation in the **home**.

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**.

Security

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.

Roofing

Damage to the roof of **your home** due to bad weather conditions or falling trees or branches.

Cooker / Oven

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.

Overnight Accommodation

Where **your home** is declared unsafe we will provide a contribution towards alternative accommodation.

Significant Exclusions – Listed under the “General Exclusion” section of your policy

In addition to the items **we** do not cover in the specific sections within the policy document, the following exclusions apply to the whole policy.

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

1. Circumstances known to you prior to the commencement date of your policy;
2. Claims arising after the home has been left unoccupied;
3. Any wilful or negligent act or omission by you or any third party;
4. Events where on attendance it becomes clear that the call out is not an emergency;
5. More than one claim arising from the same cause;
6. A home with more than 10 rooms;
7. Homes situated outside the United Kingdom and the Isle of Man;
8. Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
9. 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 or work required in order to affect an emergency repair;
10. 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.
11. 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;
12. 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 or nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
13. Electricity supply to security systems or CCTV surveillance;
14. Pests kept as domestic pets or for commercial purposes;
15. Boring insects and woodworm.
16. The policy excess;
17. Costs which exceed the claim limit;
18. Repairs and servicing (where applicable) on systems where spare parts are no longer available;
19. Failure by you to carry out recommendations made by an engineer which leads to the re occurrence of a fault leading to an emergency;
20. Any system, equipment or facility which has not been properly installed;
21. Materials or labour charges covered by manufacturer's, supplier's, or installer's guarantee or warranty;
22. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
23. The interruption or disconnection of utility services to the home however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;
24. Any liability for any contamination or pollution caused by whatever means.

Maximum Amount Payable for Claims – Individual Claim Limits

The maximum claim payable under your policy is £2,000 depending on the nature of the emergency. Please refer to your policy wording for the individual claim limits which may be lower.

Cancellation Right

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 return it to F & R Associates within 14 days of issue and **we** will refund any premium paid.

How to Arrange Emergency Assistance

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.

Check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in or to **your home**. 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.

Helpline telephone number 0870 2412480

Making Yourself Heard

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we** want to hear about it so **we** can try to put things right.

If **you** have cause for complaint it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care.

Step One – initiating your complaint:

Please contact:

The Compliance Officer
F & R Associates

FlowSmart Emergency Policy Summary V3 081211

Tel 0845 64400661
Email stevef@smartmoneysolutions.co.uk

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if **you** are not satisfied **you** can take the issue further:

Step Two – if you are still unhappy:

Please contact

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

If **you** are not happy with the response you have received, **you** have the right to ask the Financial Ombudsman Service to review **your** case.

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. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk