



**THE SALVATION ARMY GENERAL
INSURANCE CORPORATION LTD**

Home Insurance

FORM HHPOL (01/23)

Section 8 – Domestic Home Care

Registered Office:

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Registered No: 101071 England

Section 8 – Domestic Home Care

The following wording is inserted into **your** main policy wording (FORM HHPOL (04/19)) as a new section of cover, please note all terms, conditions and exclusions that apply to **your** main wording will apply to this section of cover. This section of cover only applies if **you** have taken out **SECTION 1 – BUILDINGS** insurance.

INSURERS

You have purchased this Policy from sagic but this section is provided by another :-

Astrenska Insurance Limited
Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU
(Registered No 00758979 England)
Tel: 01444 442800 www.astrenska.com

DEFINITIONS APPLYING TO SECTION 8 – DOMESTIC HOME CARE ONLY

ACCIDENTAL DAMAGE	Sudden, unintentional and unexpected physical breakage or damage that can be seen.
APPROVED CONTRACTOR	A tradesman approved and authorised by us in advance to carry out repairs.
EMERGENCY	A sudden and unexpected event at your home which if not dealt with immediately will: (a) Expose you or a third party to a risk to their health (b) Make your home unsafe or unsecure or (c) Will cause damage or further damage to your home and its contents or (d) Will leave your home without mains services .
EMERGENCY REPAIR	A temporary repair carried out by an approved contractor which is necessary to resolve the immediate emergency but which will need to be replaced by a permanent repair .
MAINS SERVICE	Mains drainage to the boundaries of your home , water, electricity and gas within the home .
PERMANENT REPAIR	A repair or other work necessary to put right the damage caused to your home by the emergency .

CLAIMS PROCEDURES

YOUR RESPONSIBILITIES IN RESPECT OF CLAIMS INSURED BY SECTION 9

You must:

1. Notify **Us** immediately by telephone on **01444 442800**, quoting scheme number **SHE**
2. Follow our advice on how to protect yourself and **Your Home**
3. Notify the Police immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.
4. Immediately report to the Public Supply Authority and Major Emergencies which may result in serious damage or danger to **You** or anyone else.

**SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO
NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999**

WHAT IS COVERED

An event which **we** consider to be an Emergency to **your** Home by the following Causes:

1. Bursting or sudden leakage of water pipes within **your** Home or failure of **your** domestic hot water heating

2. Failure of or damage to underground drains or sewers

WHAT IS NOT COVERED

An Emergency which happens before the Period of Insurance starts or within 28 days of the date of first purchase of this policy

- (i) Dripping taps
- (ii) Burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- (iii) Slow seepage from joints or gaskets which does not involve a sudden escape of water
- (iv) Leaking overflows
- (v) The results of hard water scaling deposits
- (vi) Breakage of any basin, bath, bidet or shower base

- (i) Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers

(ii) The results of hard water scaling deposits

3. Failure of **your mains services** for which **you** are legally responsible

(i) Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work
(ii) Loss or damage arising from the utility company interrupting or deliberately disconnecting the Mains Services or any equipment they are responsible for

4. Complete failure of **your** central heating system involving a boiler or warm air unit

(i) Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.
(ii) Any costs for work recommended as being undertaken following a service of **your** boiler or warm air unit
(iii) Any intermittent or reoccurring fault.
(iv) Any water pressure adjustments or failure caused through hard water scale or sludge.
(v) Gas leaks from any pipes or appliances
(vi) Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions.
(vii) Any boiler or system noise
(viii) Any radiator valves
(ix) Any airlocks in the central heating piping
(x) Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat
(xi) The results of hard water scaling deposits
(xii) Which is over 15 years old and has an output more than 60kw per hour capacity

5. Damage to, or mechanical failure of, the only accessible toilet or cistern in **your home** which results in complete loss of function.

(i) Any claim where there is another working toilet within **you home**
(ii) Breakdown of, loss of or damage to Saniflo toilets
(iii) Cost of replacement ceramics or parts

6. Removal of wasp nests, field or house mice or brown rats within **your home**

(i) Any infestations or pests in gardens, or outbuildings
(ii) Any damage caused by the pests or infestations or by their Removal

7. Break-in or vandalism compromising the security of **your home**

(i) Breakage of internal glass or doors
(ii) Any loss not reported to the Police

8. Missing or repositioned roof tiles

(i) Flat or Tarpaulin Roofs
(ii) Blocked or misaligned guttering

9. Alternative Accommodation

Where **your home** is rendered not fit to live in as a result of an Emergency covered by this policy, if **you** ask **us** **we** will arrange and pay up to a total of £250 including VAT for reasonable overnight accommodation only costs, incurred by **you**

(i) Any accommodation for persons that do not normally reside in **your** house
(ii) Laundry services, room service, restaurant

BASIS OF SETTLEMENT OF CLAIMS UNDER SECTION 8 – DOMESTIC HOME CARE

We will arrange for an **approved contractor** to assess the situation and carry out **emergency repairs** to **your home** to stabilise the situation and remove the **emergency** or restore the normal operation of the boiler or warm air unit.

Where the cost of a **permanent repair** is similar to the cost of an **emergency repair** we may, at our sole discretion, authorise **our approved contractor** to undertake a permanent repair to **your home**.

In addition to any alternative accommodation **we** will pay up to a maximum of £500 for any claim including VAT, call-out charges, labour, parts and materials.

Whilst **we** will make every effort to make sure 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.

The maximum amount that **we** will pay during any Period of Insurance is £1,500 including VAT.

POLICY CONDITIONS APPLYING TO SECTION 9 – DOMESTIC HOME CARE ONLY

1. All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidelines and **you** should keep all service documentation in case it is needed when **you** make a claim.
2. When **you** become aware of a possible 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.
3. **You** must promptly pay **Us** or the **approved contractor** for all work authorised by **you** which is not covered under this insurance policy.
4. 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.

POLICY EXCLUSIONS APPLYING TO SECTION 8 – DOMESTIC HOME CARE ONLY

You are not covered for:

1. Any loss or damage arising from faults, damage or infestation 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, guarantee or maintenance agreement
4. Damage incurred in gaining necessary access or the cost of effecting **permanent repairs** once the **emergency** has been resolved, including any redecoration or making good the fabric of the **home**
5. 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
6. Any claim when the Home has been left **unoccupied** for 30 consecutive days or more
7. Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains
8. Any loss or damage arising as a consequence of:
 - a. 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.
 - b. 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 or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. 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
10. Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **our** part can be demonstrated. An example of this would be loss of wages as a result of an **emergency**.
11. Costs associated with any other property, home contents or communal/shared areas of Your **home**.

12. 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.
 13. 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**.
 14. Any claim where no fault is found.
 15. Failure of any services where the problem is situated outside the boundary of the plot of land on which **your home** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.
 16. Any hotel or guest house accommodation for persons that do not normally reside in **your home**.
 17. Laundry services, room service, restaurant or bar bills.
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COMPLAINTS PROCEDURE APPLYING TO SECTION 8 – DOMESTIC HOME CARE ONLY

Our Promise of Service: **We** aim to provide a first class service at all times. However, if **you** have a complaint **you** should contact **us** in the first instance at:

Complaints Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Alternatively telephone **Us** on 01444 442010 or email Us at complaints@intana-assist.co.uk

We will aim to provide **you** with a full response within four weeks of the date **we** receive **your** complaint and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision.

In any event, should **you** remain dissatisfied or fail to receive a final answer within eight weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123. www.financialombudsman.org.uk

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.

Your legal rights are not affected.

DATA PROTECTION APPLYING TO SECTION 8 – DOMESTIC HOME CARE ONLY

How we use the information about you

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have
- service your policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations, national fraud databases, debt collection agencies and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure. We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest: or

- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: Data.Protection@collinsgroup.com

Postal Address: Collinson, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>