

Homecare Emergency Assistance Service

Policy Summary and Policy Wording

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy wording.

Brightside is a trading style of Brightside Insurance Services Ltd. This Homecare Emergency Assistance Service policy will run concurrently with your Brightside home policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date you bought it and will end on the expiry date of your home insurance policy as detailed on your policy schedule.

Insurer

The insurer of this policy is Astrenska Insurance Limited. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at <http://www.fsa.gov.uk/register/home.do>.

Type of insurance and cover provided

This is a Home Emergency Insurance which covers your principal permanent place of residence (home) against emergency repairs for the period of insurance, subject to the policy terms and conditions.

Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

- Your home must be located within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

To be eligible for the total failure of your central heating, the following requirements must be met:

- Your boiler or warm air unit must have an output of less than 170,000 btu's;
- Your boiler or warm air unit must be less than fifteen years old.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

What is covered:

Cover	Key Conditions and Exclusions (See YOUR COVER – What is not covered)
This policy will cover you for any emergency to your home caused by the following:	This policy does not cover:
Bursting or sudden leakage of water pipes within your home or failure of your hot water heating.	• Dripping taps or leaking overflows; • Burst or leaking flexible hoses which are fitted with a stop tap.
Failure of or damage to underground drains or sewers.	• Blocked soil or waste pipes from any sanitary or washing facilities.
Failure of your mains services for which you are legally responsible.	• Cesspits or septic tanks or their associated pipe work.
Complete failure of your central heating system where this is likely to cause a breach of Health and Safety Regulations.	• Intermittent or recurring faults; • Airlocks or system noise; • Replacement or repair of central heating pumps, room thermostats or radiator valves; • Any failure where the boiler is over 15 years old.
Damage to, or mechanical failure of, the only accessible toilet or cistern in your home which results in complete loss of function.	• Saniflow toilets; • Cost of replacement ceramics or parts.
Wasp nest, field or house mice or brown rats within or on the main building of your home.	• Infestations or pests in gardens or outbuildings.
Break in or vandalism compromising the security of your home.	• Breakage of internal glass or doors; • Losses not reported to the police.
Missing or repositioned roof tiles.	• Flat or tarpaulin roofs.

Significant Conditions and Exclusions

Significant Conditions	Exclusions	Policy Reference
Eligibility	• Your home must be within the mainland of Great Britain, Northern Ireland, the Isle of Wight, the Isle of Man or the Channel Islands; • Your home must be your principal, permanent place of residence; i) built of brick, stone, concrete or other non-combustible materials; ii) roofed with slates or concrete tiles or other non-combustible materials; and iii) used only for your domestic purposes including any part of the residence used for business purposes (providing no more than half of the rooms in total are used for this purpose); iv) heated by not more than a single boiler with an output of no more than 60Kw.	Meaning of Words – Geographical Limits Meaning of Words – Home
Excluded Properties	• This policy will not cover any bedsits or properties with multiple occupation/ residential or nursing homes.	Meaning of Words – Home
Deferment Period	• This policy does not cover an emergency which happens before the cover starts.	Your Cover – What is not covered
Service and Maintenance	• All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidance.	General Conditions 3
Unoccupied Home	• This policy does not cover any claim where the home is unoccupied for 30 consecutive days or more.	General Exclusions – 6
Electrical Equipment	• This policy does not cover any claim relating to burglar/fire alarms, CCTV, fire, security or surveillance systems or to swimming pools, ponds and fountains.	General Exclusions – 7

Policy Limit

We will pay up to a maximum of £1,000 for any one claim including VAT for call out charges, labour, parts and materials.

The maximum amount that we will pay during any period of insurance is £1,000 including VAT.

Duration of cover

This policy will run concurrently with your Brightside home insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy cover will be provided from the date you bought it and will end on the expiry date of your home insurance policy as detailed on your schedule. If your Brightside home insurance policy is cancelled for any reason this policy will also be cancelled.

Your right to cancel

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid to us. In the case of renewals we will refund to you any premium you have paid to us less any payments we have made.

Making a claim under your policy

In the event of a Home Emergency please phone 01444 442586.

Making a complaint

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:

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

Alternatively telephone us on 01444 442010 or email us at quality@intana-assist.com.

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.

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.

Financial Services Compensation Scheme

Collinson Insurance Services Limited and Astrenska Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

Policy Wording

Brightside is a trading style of Brightside Insurance Services Ltd. This Homecase Emergency Assistance Service policy will run concurrently with your Brightside home policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date you bought it and will end on the expiry date of your home insurance policy as detailed on your policy schedule.

Thank you for taking out a policy with Collinson Insurance Services Limited and choosing **us** for **your** Home Emergency Insurance.

As long as **you** have paid the premium, Intana will provide the services and benefits described in this Policy:

- during any **period of insurance**;
- within the **geographical limits**.

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. If **you** are unsure whether something is covered or excluded, please contact Brightside.

This policy is underwritten by, Astrenska Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

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

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

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details may be checked on the Financial Services Register at www.fsa.gov.uk/register/home.do.

The Aims Of This Insurance

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.

This Insurance does not cover normal day-to-day **home** maintenance which **you** should carry out or pay for, such as attention to items which tend to gradually wear out over a period of time, or need periodic attention, for example the descaling of central heating pipes or the replacement of tap and cistern washers.

What **we** undertake to do is provide rapid, expert help if **you** suffer a **home emergency** arising from an incident covered under the policy. **We** will arrange for one of **our** Repairers on **our** nationwide 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 Certificate 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.

Meaning Of Words

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

Approved Contractor:

A tradesman approved and authorised by **us** in advance to carry out repairs.

Geographical Limits:

Comprising Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Home:

Your principal **residence** used for domestic purposes including any part of the **residence** used for business purposes (providing no more than half of the rooms in total are used for this purpose).

Emergency:

A sudden and unexpected event at **your home** which if not dealt immediately will expose **you** or a third party to a risk to their health, or make **your home** unsafe or insecure, will cause damage or further damage to **your home** and its contents or 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 Services:

Mains drainage to the boundaries of the **home**, water, electricity and gas within the **home**.

Period Of Insurance:

This policy will run concurrently with **your** Brightside home insurance policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** home insurance policy cover will be provided from the date **you** bought it and will end on the expiry date of **your** home insurance policy as detailed on **your schedule**. If **your** Brightside home insurance policy is cancelled for any reason this policy will also be cancelled.

Permanent Repair:

A repair or other work necessary to put right the damage caused to the **home** by the **emergency**.

Residence:

The house, bungalow or self-contained flat/maisonette, excluding any detached garages or outbuildings, 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. This excludes bed-sits or properties with multiple occupation/ residential or nursing homes.

Schedule

The document which forms part of the Brightside home insurance policy alongside which **you** have bought this policy. It contains **your** name and the insured address.

Unoccupied:

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

We/Us/Our:

Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

You/Your:

The person named on the **Schedule** and members of their household normally living with them.

Your Cover

If a **home emergency** occurs, **we** will arrange for a Repairer to assess the situation and carry out **emergency repairs** in the event of:

What is Covered	What is Not Covered
An event which we consider to be an emergency to your home by the following Causes:	• An emergency which happens before the period of insurance starts.
Bursting or sudden leakage of water pipes within your home or failure of your domestic hot water heating.	• Dripping taps; • Burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap; • Slow seepage from joints or gaskets which does not involve a sudden escape of water; • Leaking overflows; • The results of hard water scaling deposits; • Breakage of any basin, bath, bidet or shower base.
Failure of or damage to underground drains or sewers.	• Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers; • The results of hard water scaling deposits.
Failure of your mains services for which you are legally responsible.	• Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work; • Loss or damage arising from the utility company interrupting or deliberately disconnecting the mains services or any equipment they are responsible for.
Complete failure of your central heating system involving a boiler or warm air unit.	• Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts; • Any costs for work recommended as being undertaken following a service of your boiler or warm air unit; • Any intermittent or reoccurring fault; • Any water pressure adjustments or failure caused through hard water scale or sludge; • Gas leaks from any pipes or appliances; • Any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions; • Any boiler or system noise; • Any radiator valves; • Any airlocks in the central heating piping; • Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat; • The results of hard water scaling deposits; • Boiler or warm air units over 15 years old and has an output more than 60kw per hour capacity.
Damage to, or mechanical failure of, the only accessible toilet or cistern in your home which results in complete loss of function.	• Any claim where there is another working toilet within your home ; • Breakdown of, loss of or damage to Saniflow toilets; • Cost of replacement ceramics or parts.
Removal of wasp nests, field or house mice or brown rats within your home .	• Any infestations or pests in gardens, or outbuildings; • Any damage caused by the pests or infestations or by their removal.

What is Covered	What is Not Covered
Break-in or vandalism compromising the security of your home .	<ul style="list-style-type: none"> • Breakage of internal glass or doors; • Any loss not reported to the Police.
Missing or repositioned roof tiles.	<ul style="list-style-type: none"> • Flat or Tarpaulin Roofs; • Blocked or misaligned guttering.
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 for reasonable overnight accommodation only costs, incurred by you .	

Making a claim

When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately by telephone on: 01444 442586.

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

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 GAS EMERGENCY SERVICE ON 0800 111 999.

Requesting Assistance

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**. **We** will pay up to a maximum of **£1,000** 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 **£1,000** including VAT.

GENERAL CONDITIONS

1. **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
2. **You** must take all 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 and **you** should keep all service documentation in case it is needed when **you** make a claim.
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 in **your** name, to recover compensation from any third party in respect of anything being covered by this Policy.
7. 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 a contractor appointed by yourself **you** should obtain an estimate for the work and contact **us** for authorisation to continue with the repair. **You** must then at **our** 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. If there is any dispute about the policy interpretation, or if **we** have accepted a claim but there is a disagreement over the amount **we** will pay, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under the Customer Satisfaction section. Using this Service will not affect **your** legal rights.

9. **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.
10. **You** should have taken out, and keep in force, a buildings insurance policy covering **your home**.
11. If **you** intend to leave **your home unoccupied** when cold weather is normally expected, **you** must take all normal precautions to prevent frost damage, including turning off the water supply and leaving central heating on a low setting.
12. 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

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.

Customer service & complaints

This complaints procedure does not affect **your** legal rights.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or **you** wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact Brightside on 0333 130 0428 or writing to:

Brightside
Brightside Park
Severn Bridge
Aust
Bristol
BS35 4BL

If **you** remain dissatisfied **you** may refer the matter directly to the Financial Ombudsman Service (contact details are given below).

Questions or complaints about your policy or the handling of your claim

The aim is to provide **you** with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact:

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

Tel: 01444 442010

Email: quality@intana-assist.com

If **you** remain dissatisfied after the **administrator** has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Telephone Number: 0800 0234 567 from a landline or 0300 1239 123 from a mobile.

E-mail: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

FINANCIAL SERVICES COMPENSATION SCHEME

Collinson Insurance Services Limited and Astrenska Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

CANCELLATION AND RENEWAL PROVISIONS

Cancelling your policy

If **you** decide that for any reason, this policy does not meet **your** insurance needs **you** have the right to cancel it at any time by contacting Brightside on 0333 130 0428 or writing to:

Brightside
Brightside Park
Severn Bridge
Aust
Bristol
BS35 4BL

If the policy is cancelled for any reason within the first 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later ('cooling off period'), **you** will be entitled to a full refund of the premium as long as **you** have not made a claim and do not intend to make a claim on the policy.

If the policy is cancelled for any reason after the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs concurrently with **your home** insurance policy. If **your home** insurance policy is cancelled for any reason this policy will also be cancelled by **us**.

We may cancel **your** policy, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):

- Fraud;
- Non-payment of premium;
- Threatening and abusive behaviour against **our** or the **administrator's** staff.

Where **we** have cancelled **your** policy, no refund of premium would be made.

Renewal

We will write to **you** in good time before **your** policy is due for renewal and confirm the premium and any changes in terms and conditions that will apply to **your** policy. **We** will explain to **you** the actions **you** must take to renew **your** policy.

We may at **our** discretion not offer renewal, in which case **you** will be notified before the date shown on **your** certificate.

If **you** do not wish to renew **your** policy, please contact **us** before **your** renewal date.

Data Protection

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

Under the terms of the Act **you** have the right to ask for a copy of any information **We** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form. Enquiries in relation to data held by Collinson Insurance Services Limited should be directed to the Customer Contact Centre Manager, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.