



# Home Emergency Policy Wording

## Thankyou

**You** have selected a **home emergency** policy that will provide **assistance** to **you** in **your home**. **We** will respond with expert help if **you** suffer and **emergency** arising from an incident covered under this policy and send a **contractor** out who will take action to resolve the **emergency**.

## The Purpose of this Insurance

This insurance policy is designed to work alongside **your** household buildings or contents insurance policy. Whilst **we** are happy to assist **you** in an **emergency** by sourcing a **contractor**, **we** aren't able to provide you with help relating to day-to-day maintenance of **your home** and its contents.

## How to make a Claim

Major emergencies which could result in loss of life or serious damage to **home** should be immediately advised to the supply company and/or public **emergency** services.

Gas leaks must be immediately notified to the National Gas Emergency Service on 0800 111 999.

Please look at **your** insurance policy and **schedule** to check **your** level of cover and have **your** policy number and intermediaries name to hand.

This policy is designed to assist **you** during an **emergency**. It will not cover situations that are not notified to **us** within 48 hours of the incident.

Call **our** helpline on 01384 884074. **Our** helpline is open 24/7, 365 days a year.

**We** will ask **you** some questions to check **your** identity and the details of **your emergency**. **We** will talk **you** through **your** cover and let **you** know what **we** will do next.

## Some Important Information

If **we** accept **your** claim, the claims helpline will source a suitable **contractor** to attend **your home** and endeavour to resolve the **emergency**. This is subject to there being no circumstances that would prevent access or otherwise prevent the provision of **emergency** repairs, such as adverse weather conditions, industrial disputes, and/or failure of the public transport system.

The claims helpline service and tradesperson will use their discretion as to when and how the **emergency** repairs are undertaken.

The **contractor** will invoice the cost of all work covered by the insurance to **us**. **You** will be asked to pay the cost of;

- a) Call-out charges if there is no authorised adult available at the **home** at the time **our contractor** arrives to carry out the work.
- b) All charges in **excess** of the claims limits or any work excluded by this insurance – **you** will be informed of this before any work is undertaken.
- c) Any additional costs incurred at **your** request in fitting replacement parts or components of a superior specification to the original.

There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. In the event of this occurring **we** will ensure that **your home** is safe.

In the event **you** engage the services of a **contractor** prior to making contact with the Claims Helpline Service any costs incurred by **you** will not be covered by this insurance.

**Your** claim will not be considered an **emergency** unless it is reported within 48 hours of discovery.

## What you need to know

### Confirming Policy Details...Helping Us Help You

In some situations, **we** may not be able to assess **your** claim or confirm **your** policy is operative from the information and details provided by **you**. It may therefore be necessary for **our contractor** to attend **your home**, assess the situation and provide **us** with a report. In these circumstances **you** will be asked to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance. This will help **us** respond to **your emergency** without unnecessary delay and provides **you** with an option to receive **emergency assistance** at **your home** should cover be excluded under **your** policy.

### Household Buildings and Contents

This insurance policy is designed to offer 24-hour **assistance** if **you** suffer a **home emergency**. It compliments but does not replace either **your** household buildings or contents insurance policy, and there may be times where this is the more appropriate route for cover. If the situation is not an **emergency** as defined in the policy wording, **you** should contact **your** buildings or contents insurance provider for claims **assistance**.

### How Your Cover Works

This policy covers temporary repairs, or a permanent repair where this can be done at a similar cost or where no temporary repair is available. If **our contractor** advises there is no temporary, permanent or economical repair available, then cover will cease under this insurance. For cover to apply under this policy, the situation that arises must fall within the definition of an **emergency** under each section of cover in the policy.

### Maintenance of Your Home

It is a requirement of this policy that **you** maintain **your home**, including fixtures and fittings. This includes boilers which should be maintained in accordance with the manufacturer's recommendations.

### Trace and Access

There may be times when **our contractor** has to carry out trace and access in order to locate the **emergency**. This may involve removing and/or damaging parts of the **home**, fixtures and fittings to enable the **contractor** to find the source of the issue. In these circumstances, **we** will not be responsible for any damage caused where this has been deemed as necessary by **our contractor** in order to complete a temporary repair (or a permanent repair where this can be done at a similar cost).

### Working Together

To enable **us** to provide the best possible claims service to **you**, **we** shall require **your** full co-operation at all times. This may, at **your** own expense, include providing any evidence, documents or receipts as requested by **us** or **our** representative.

If **your home emergency** claim is accepted, **we** ask that **you** allow access for the **contractor** to attend **your home** within 24 hours of the claim being reported to **us**. If **you** delay and/or prevent the **contractor** from attending within 24 hours, **we** may withdraw cover.

This insurance policy is designed to work alongside **your** household buildings or contents insurance policy. Whilst **we** are happy to assist **you** in an

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**emergency** by sourcing a **contractor**, we aren't able to provide **you** with help relating to day-to-day maintenance of **your home** and its contents. There may be times where **our contractor** has to order parts that are not readily available.

#### Other Similar Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

## Important and Defined Words

The words or expressions detailed below have the following meaning wherever they appear in this policy. They will be emboldened throughout for **your** reference.

#### Claim Limit(s)

The maximum amount **we** will pay in respect of any one claim is £1,000. Subject to a maximum of 3 claims during any one **period of insurance**.

In respect of Section 10 – Boiler Replacement Contribution, the maximum amount **we** will pay in any one claim is £500, or 50% of the market value of a like-for-like replacement, whichever is the lower.

In respect of Section 11 – Overnight Accommodation, the maximum amount **we** will pay in any one claim is £250.

In respect of Section 12 – Alternative Heating Allowance, the maximum amount **we** will pay in any one claim is £50.

#### Contractor

A tradesperson authorised and instructed by the Claims Helpline Service to undertake **emergency** repairs.

#### Emergency Repairs

Work undertaken by an authorised **contractor** to resolve the **emergency** by completing a temporary repair. **We** will only complete a permanent repair where this can be done at a similar cost, or where there is no temporary repair available, up to the **claim limit** specified in this policy.

#### Home

**Your** principal permanent place of residence in the United Kingdom, Channel Islands and Isle of Man which comprises of a private dwelling used for domestic purposes excluding garages, gardens, outbuildings and swimming pools. Garages and outbuildings that are attached and/or accessed via the **home** will be included under Pests.

#### Insured Person, You, Your

The person who has paid the premium and is named in the **schedule** as the **insured** person.

#### Insurer

This insurance is administered by Arc Legal Assistance Ltd and underwritten by Royal & Sun Alliance Insurance Ltd.

#### Intermediary

The regulated entity appointed to transact this insurance with **you**.

#### Period of Insurance

The commencement and expiry dates shown in the **schedule**.

#### Primary Heating System

The principal central heating and hot water systems excluding any form of renewable energy systems and non-domestic central heating boiler or source.

#### Schedule

The document which shows details of **you** and this insurance and forms part of this policy.

#### Temporary Repair, Temporary Resolution

A repair or resolution which will resolve an **emergency** and is predicted to last at least 72 hours. A temporary repair or resolution will need to be replaced by a permanent repair.

#### Terrorism

The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

#### Uneconomical

Where the cost of the **emergency** repair (including parts and labour) is greater than 75% of the cost of replacing the item as new.

#### We, Us, Our

Arc Legal Assistance Ltd and Royal & Sun Alliance Insurance Ltd.

## What are you Covered For

### Section 1 – Plumbing and Drainage

#### What is Covered?

**Emergency** repairs following damage to or failure of the plumbing and drainage system which:

- Means that internal flooding or water damage is a likely consequence; or
- Means that **you** do not have access to one or more useable toilets within **your home**; or
- Causes blocked external drains that are solely **your** responsibility within the boundary of the **home**, where this can be resolved by jetting.

#### What is Excluded?

- The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes and taps;
- Overflows not causing internal water damage;
- Blocked toilets and/or drains where this has been caused as a consequence of misuse or the internal workings of the flush;
- Saniflo systems or other macerator-based systems;
- Descaling and any work arising from hard water scale deposits;
- The repair of domestic and/or leisure equipment that are leaking water, other than from external fixed pipe work;
- Where there is a leak from a shower, bath or sink when in use and there is another means of equivalent bathing or washing at the **home**.
- Where the leak can be contained providing **you** with enough time to arrange a repair privately.

### Section 2 – Internal Electricity

#### What is Covered?

**Emergency** repairs following the electricity failure of at least one complete circuit which:

- Cannot be resolved by carefully resetting the fusebox; and
- Would not be more appropriately resolved by the regional electricity network supplier.

#### What is Excluded?

- External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs;
- Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration system for swimming pools and any leisure equipment;
- Renewable energy systems;
- Where an appliance has caused a circuit to fail or trip.

### Section 3 – Gas Supply

#### What is Covered?

After the National Gas Emergency Service has visited **your home** and isolated **your** gas supply, **emergency** repairs will be carried out by a Gas Safe **contractor**, who will repair or replace the damaged section of internal gas supply pipe. **Our contractor** will also turn **your** gas supply back on.

#### What is Excluded?

- Repair work to or the cost of replacing lead pipework;
- The interruption or disconnection of public services to the **home** however caused, or the failure, **breakdown** or interruption of the mains gas supply system.

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## Section 4 – Water Supply

### What is Covered?

**Emergency** repairs following a water supply system failure to:

- a) The kitchen; or
- b) The bathroom where no other water supply is available for bathing.

### What is Excluded?

1. The interruption or disconnection of public services to the **home** however caused, or the failure, **breakdown** or interruption of the mains water supply system;
2. Where **you** have access to a water supply in another bathroom;
3. Descaling and any work arising from hard water scale deposits.

## Section 5 – Security

### What is Covered?

**Emergency** repairs following damage or failure of the following items which would render the main living areas of the **home** insecure and easily accessible to intruders.

- a) External lock.
- b) External door.
- c) External window.

### What is Excluded?

1. Internal locks, window locks, doors, glass, external garages or outbuildings;
2. Any damage caused by the **contractor** in gaining access to the **home**;
3. Doors subject to swelling;
4. Porch doors where there is another lockable door which prevents access to the main living areas of the **home**.

## Section 6 – Access to Home

### What is Covered?

**Emergency** repairs following the loss of the only available key to the **home** which cannot be replaced, and normal access cannot be obtained. **Our contractor** will gain access to the **home** and ensure it is left secure.

### What is Excluded?

Any damage caused by the **contractor** in gaining access to the **home**.

## Section 7 – Primary Heating System

### What is Covered?

**Emergency** repairs following the complete **breakdown** of the **primary heating system** which:

- a) Results in the complete loss of heating and/or
- b) Results in the complete loss of hot water.

### What is Excluded?

1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt);
2. Lighting of boilers, the correct operation, routine adjustment of time, temperature controls or the replacement of batteries;
3. Any form of renewable energy systems;
4. Power flushing or descaling;
5. The replacement of water tanks, cylinders, and central heating radiators;
6. Where an immersion heater or similar is available to resolve the failure; Intermittent faults where this cannot be identified at the time of the contractor's attendance;
7. Lack of maintenance or neglect by **you** (**you** may be asked to reserve funds if **your** boiler have not been serviced in line with the manufacturer's instructions or if **you** have no protection against hard water)
8. Where a boiler can be operated manually to resolve the loss of hot water and/or heating.

## Section 8 – Pests

### What is Covered?

**Emergency** repairs following an infestation as a result of the following pest in and/or attached to the **home** and there is clear evidence of the infestation.

- a) Wasp nests.
- b) Hornet nests.
- c) House mice.
- d) Field mice.
- e) Rats.
- f) Cockroaches.

### What is Excluded?

1. Repeat claims where **you** have failed to follow previous guidance from **us** or the **contractor** to prevent continued or further infestation;
2. The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If **you** have a swarm, or bees in the structure of **your home**, **you** should contact the British Beekeepers Association for guidance: [www.bbka.org.uk](http://www.bbka.org.uk)

## Section 9 – Roofing

### What is Covered?

**Emergency** repairs following missing, broken or loose tiles causing internal water damage.

### What is Excluded?

1. Damage where the roof has not been satisfactorily maintained;
2. Costs that should be shared proportionately across all responsible parties.

## Section 10 – Boiler Replacement Contribution

### What is Covered?

**We** shall contribute towards the cost of a brand-new like for like replacement up to a maximum of 50% of the market value, or the amount paid as shown on the receipt, whichever is lower. This is subjective to the Boiler Replacement contribution limit shown within the claim's limits, and only available upon production of an original receipt for payment. Section 10 will not be operative unless **we** or the **contractor** declare the boiler to be uneconomical to repair. Cover under Section 7 will then cease.

Please note, **our** contribution under this section shall not include any labour, delivery or shipping costs.

## Section 11 – Overnight Accommodation

### What is Covered?

Overnight accommodation only (arranged by and booked by **us**) where it has not been possible to resolve the **emergency** following an accepted claim for **emergency** repairs by a **contractor** under another section of this policy and the **home** is rendered uninhabitable.

### What is Excluded?

1. The cost of any food and drink **you** have purchased;
2. The cost of any parking that may have been incurred;
3. The cost of travel;
4. The cost of any entertainment.

## Section 12 – Alternative Heating Allowance

**We** will pay a contribution towards the cost of purchase or hire by the **insured** person (upon production of an original receipt for payment) of alternative heating sources where these are deemed necessary in the event that the **primary heating system** has failed completely, and it is not possible to reinstate the heating. The amount **we** will contribute is specified within the claim limit.

## General Exclusions

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

1. Circumstances known to **you** prior to the **commencement date** of this insurance;
2. Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions;
3. Any system, which has been incorrectly used or modified, or has been tampered with;
4. Any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
5. Replacement or adjustment to any decorative or cosmetic part of any equipment;
6. Garages, out-buildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy;
7. Wilful act or omission, lack of maintenance or neglect by **you**;

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8. Claims in the 7 days immediately following **your** first occupation of the **home**, or claims in the 7 days immediately following **your** reoccupation of the **home** where the **home** has been left unoccupied for 30 consecutive days or more;
  9. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
  10. Any other costs or damage that are indirectly caused by the event that led **you** **your** claim, unless specifically stated in the policy;
  11. Claims arising within the 48 hours from the date of commencement of this insurance unless **you** held equivalent Insurance immediately prior to the commencement of this policy;
  12. Any costs that would be more appropriately recovered under any other insurance;
  13. Circumstances which are not sudden or unforeseen
  14. Circumstances where **we** have gone beyond **your** insurance policy's claim limit or policy cover;
  15. Claims where **our** **contractor** has advised there is no **emergency** repair available;
  16. Any direct or indirect liability, loss or damage caused:
    - a) To equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
    - b) By computer viruses.
- This does not apply to legal proceedings connected with claiming compensation following **your** death or bodily injury.
17. Any claim or expense of any kind caused directly or indirectly by:
    - a) Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
    - b) The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  18. Any loss or damage caused by any sort of war, invasion or revolution
  19. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound;
  20. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

## Policy Conditions

### Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy
- b) To make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

### Claims

To ensure an accurate record **your** telephone conversation may be recorded.

All requests for **assistance** must be made to the Claims Helpline Service and not to the Contractors direct otherwise the Work will not be covered.

Provided that the **emergency** repairs is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway network and repairs thereto, and any other circumstances preventing access to the **home** or otherwise making the provision of the **emergency** repairs impossible.

There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. In the event of this occurring **we** will ensure that **your home** is safe and if required the **Contractor** will provide **you** with a quotation for a suitable repair.

Please note that if **you** should engage the services of a **contractor** prior to making contact with the Claims Helpline Service any costs that **you** incur are not covered by this insurance.

Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public **emergency** services. Gas leaks must be immediately notified to the local gas company.

### Observance

**Our** liability to make any payment under this policy will be conditional on **you** complying with the terms and conditions of this insurance.

### Recovery of Costs

**We** may take proceedings at **our** own expense in **your** name to recover any sums paid under this insurance.

### Fraudulent or Exaggerated Claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

### Privacy Policy

#### Royal & Sun Alliance Insurance Ltd Privacy Policy

**Your** privacy is important to **us** and **we** are committed to keeping it protected. **we** have created this Customer Privacy Notice which will explain how **we** use the information **we** collect about **you** and how **you** can exercise **your** data protection rights. **you** can view **our** full privacy notice by visiting <https://www.rsagroup.com/support/legal-information/partner-privacy-policy/>

If **you're** unable to access the link or have any questions or comments about **Our** privacy notice, please write to: The Data Protection Officer, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA.

**You** can also email **us** at [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

#### Arc Legal Assistance Privacy and Data Protection Notice

1. Data Protection  
Arc Legal Assistance are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit [www.arclegal.co.uk](http://www.arclegal.co.uk)
2. How **We** Use **Your** Personal Data and Who **We** Share it With  
**We** may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.
3. Sensitive Personal Data  
Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the

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specific purposes set out in **our** privacy statement, which is available to view on the website address detailed above.

4. **Disclosure of Your Personal Data**  
**We** may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.
5. **Your Rights**  
**You** have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.
6. **Retention**  
**Your** data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, please see website for full address details.

### Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

### Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

### Due Care

**You** must take due care to maintain the **home** and its equipment in good order and take all necessary precautions to prevent loss, damage or the unnecessary accrual of costs.

Where a temporary resolution or repair has been carried out, the onus will be upon **you** to carry out repairs or work to permanently resolve the reason for the **emergency** occurring. Should **you** fail to carry out the permanent repair a **contractor** will not be appointed to undertake any further **emergency** repairs.

### Cancellation

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to **your** agent within 14 days from the day of purchase or the day on which **you** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

Thereafter **you** may cancel the insurance cover at any time by informing **Your** agent however no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 day's notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

### Claims Helpline Service

All potential claims must be reported initially to the Claims Helpline Service for advice and support.

**Emergency Claims Helpline Number: 01384 884074.**

Calls to the helpline will be charged at **your** standards rates.

**We** will not accept responsibility if the Helpline services fail for reasons beyond **our** control.

### Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured** person'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.

### Complaints Procedure

In the event of a complaint arising under this insurance, **you** should in the first instance write to:

Arc Legal Assistance Limited, PO Box 8921, Colchester CO4 5NE.  
Alternatively, email us at [customerservice@arclegal.co.uk](mailto:customerservice@arclegal.co.uk)

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This may also apply if **you** are **insured** in a business capacity. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. **You** may be entitled to compensation if **we** cannot meet **our** obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

### Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

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