



## Home Emergency Policy Wording

Thank you for choosing this policy.

Your policy provides assistance in the event of certain home **emergencies**, which impact the safety and security of **your home**, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an **emergency** caused by specified events when they do not already have relevant insurance cover.

It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

**Please call us as soon as you are aware of the emergency.**

### Status disclosure

This policy is administered by Lawshield UK Ltd of 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL. Lawshield UK Ltd is authorised and regulated by the Financial Conduct Authority (Registered number 306793). Its registered office is at 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL. It is registered in England no: 03360532.

This policy is underwritten by Inter Partner Assistance SA (UK Branch) (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance (UK Branch) SA Register number is 202664. **You** can check this on the FCA's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

AXA Assistance (UK) Limited provides the services described in this policy.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between **us**.

### Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The amount of cover **you** hold is shown in the accompanying policy certificate.

If **we** make any changes to **your** policy cover limit, these will be confirmed to **you** separately in writing. Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

### Meaning of words

Wherever the following words and phrases appear in bold in this document they will always have the following meanings.

#### 1. Authorised Contractor

A tradesperson authorised by **us** to assess **your** claim, and carry out repairs in **your home** under this policy and under **our** delegated authority.

#### 2. Covered / Insured Events

Emergency to essential services in **your home** listed in the section below headed "What is covered".

#### 3. Emergency

A sudden and unforeseen incident in **your home** which immediately;

- Exposes **you** or a third party to a risk to health or;
- Creates a risk of loss or damage to **your home** and/or any of **your** belongings or;
- Makes **your home** uninhabitable.

#### 4. Emergency Repairs

Work undertaken by an **authorised contractor** to resolve the **emergency** by completing a **temporary repair**.

#### 5. Insured / You / Your

**You, your** immediate family, lodger or anyone calling on **your** behalf. If **you** are a private landlord, **your** tenant and their immediate family.

#### 6. United Kingdom

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that **your** claim will be settled on a **reimbursement basis**.

#### 7. Period of Insurance

One year from the start or renewal date shown on **your** policy certificate.

#### 8. Home

The house or flat shown on **your** policy certificate, its integral (built-in) garages all used for domestic purposes only in the United Kingdom. It does not include detached garages, sheds, greenhouses and other buildings.

#### 9. Temporary Repair

Repairs and/or work immediately required to stop further damage being caused by the **emergency**. **You** will need to replace this with a permanent repair.

#### 10. We / Us / Our

Inter Partner Assistance SA (UK Branch), The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address. AXA Assistance (UK) Limited will arrange for **you** to receive the Home Emergency services described in this Policy using **authorised contractors**.

#### 11. Reimbursement Basis:

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/ **authorised contractor's** fully itemised invoice, **we** will pay **you** up to £1000 per claim inc. VAT as a contribution to a repair which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim.

#### How to make a claim

**Please call us as soon as you are aware of the emergency.**

To obtain assistance, contact the 24 hour Emergency Helpline on: **0345 2669371**

Please have as much information as possible to hand including **your** policy number, to enable **us** to assist **you** as quickly as possible.

#### What will happen next

If **you** suffer an emergency at **your home**, **you** should tell **us** on the emergency telephone number. **We** will then:

- Advise **you** how to protect **yourself** and **your home** immediately;
- Validate **your policy** and arrange for one of **our authorised contractors** to get in touch with **you** to make an appointment or to settle **your** claim on a **Reimbursement Basis**;
- **We**, along with **our authorised contractors** under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey;
- **We** will organise and pay up to £1000 per claim including VAT, call out, labour, parts and materials to carry out an **emergency** repair;
- In the event of **your home** becoming uninhabitable and remaining so overnight because of a covered event, **we** will arrange alternative accommodation or contribute up to £200 inc VAT towards the cost of **your** (including **your** pets) overnight accommodation including transport, on a **Reimbursement Basis**;
- **We** would always recommend that **you** arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **emergency** repair and contained the **emergency** for **you**, as this may only provide a temporary solution to the problem.

Claims under this policy can only be made by;

- **You, your** immediate family, or anyone calling on **your** behalf

If the **emergency** repair costs more than £1000, **we** will:

- require **you** to contribute the difference or;
- subject to **our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, **we** would pay **you** up to £1000 inc. VAT as a contribution to a repair which **you** will arrange **yourself**, taking account of costs already reasonably incurred by **our authorised contractor**, for the initial visit. This will be in full and final settlement of **your** claim.

When **we** make a repair, **we** will leave **your** home safe and habitable but **we** will not be responsible for reinstating it to its original condition, although **you** may find that this is covered under **your** buildings insurance.

In some circumstances **we** may find it difficult to deploy an **authorised contractor** to attend **your home** or deal with **your emergency** within a reasonable timescale. Examples of such circumstances are:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your** emergency and **we** will refund the cost of **your** contractor up to £1000 inc. VAT. Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement.

### Parts availability

Availability of parts is an important factor in providing **emergency** repairs. If **our** engineer does not carry the spare parts needed on the day of **your** appointment, **we** will do all we reasonably can to find and install parts from **our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

There may also be occasions where parts are no longer available. In these situations **we** will ensure **your** home is safe and if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

What's covered	What's not Covered
<p><b>We</b> will only pay for the emergency repair.  <b>We</b> will not pay for any damage caused by the <b>emergency</b>.  <b>The emergencies listed below are covered under this policy:</b></p>	<p>There are conditions and exclusions, listed below, which limit the type and value of <b>emergency repairs you</b> can claim for.  Please read them carefully to ensure this cover meets <b>your</b> needs. <b>We</b> do not wish <b>you</b> to discover after an emergency has occurred that it is not covered under the policy.  The following incidents are <b>NOT</b> covered under this policy:</p>
<b>Alternative Accommodation</b>	
<p>In the event of <b>your home</b> becoming uninhabitable and remaining so overnight because of a covered event, <b>we</b> will either arrange alternative accommodation or contribute up to £200 inc. VAT towards the cost of <b>your</b> (including <b>your</b> pets) overnight accommodation including transport on a <b>Reimbursement Basis</b>.</p>	<p>This is on a <b>Reimbursement Basis</b>.  Alternative accommodation is up to £200 incl. VAT</p>
<b>Plumbing</b>	

<p>An <b>emergency</b> relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank; Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> <li>■ <b>Your</b> toilet;</li> <li>■ Pipes leading to and from the shower or bath;</li> <li>■ Internal section of the overflow pipe;</li> <li>■ Central heating water pipes.</li> </ul>	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water tanks, radiators, immersion tanks and sanitary ware including sinks and basins.</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as cookers, dishwashers and washing machines;</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipework outside the <b>home</b>;</p> <p>Dealing with temporarily frozen pipes;</p> <p>Cost of trace and access to locate the source of the <b>emergency</b>.</p>
<p><b>Drainage</b></p>	
<p>An <b>emergency</b> relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of <b>emergencies</b> that <b>you</b> would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage.</p> <p><b>You</b> will still be covered if <b>you</b> do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided <b>you</b> are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the <b>home</b>);</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning <b>your</b> drains and any descaling of <b>your</b> drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;</p> <p>Cost of trace and access to locate the source of the <b>emergency</b>.</p>
<p><b>Failure of Internal Electrics</b></p>	
	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration</p>

<p>Failure of <b>your</b> electrics rendering <b>your</b> home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, all electrical wiring and infrastructure outside the <b>home</b>.</p>
<p><b>Security</b></p>	
<p>Windows</p>	<p>Windows, keys and locks</p>
<p>Broken or cracked windows which result in the <b>home</b> not being secure.</p> <p><b>We</b> will undertake an <b>emergency</b> repair using boarding or similar material to resolve the immediate security risk.</p>	<p>Outbuildings and detached garages: damage to windows, doors or locks</p> <p>Damage to fencing is not covered.</p> <p>Double glazing where one pane is broken but the other is intact and the <b>home</b> is therefore secure.</p>
<p>Keys and locks</p>	
<p>Gaining access to, or securing <b>your home</b> through an external door where <b>you</b> have no alternative due to:</p> <ul style="list-style-type: none"> <li>■ lost or damaged keys;</li> <li>■ stolen keys;</li> <li>■ failure of the external locking mechanism to the door;</li> </ul> <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where <b>you</b> are unable to secure <b>your home</b>;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the <b>emergency</b>).</p>	
<p><b>Pests</b></p>	
<p>Removal of rats, mice, wasps and hornets, where evidence of infestation in <b>your home</b> has been found.</p>	<p>Pests found outside <b>your home</b>, such as in detached garages and outbuildings.</p>
<p><b>Internal Gas Pipe</b></p>	
<p>Following isolation of gas pipes from the meter by the National Gas Emergency Service, a leak on the internal gas supply pipe in <b>your home</b>, between the meter and a gas appliance.</p> <p><b>If you think you have a gas leak, you should immediately call the National Gas Emergency Service on 0800 111 999.</b></p>	<p>Restoration of gas supply is not included. Please contact <b>your</b> Utility Company who will be able to arrange this for <b>you</b>;</p> <p>Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection;</p> <p>Cost of trace and access to locate the source of the <b>emergency</b>.</p>
<p><b>Boiler and Heating System</b></p>	
	<p>Commercial boilers or heating systems with an output of over 60kW/hr</p>

<p>Complete/partial/intermittent failure or breakdown of your primary heating/hot water system, resulting in no hot water and/or heating.</p> <p>We will also cover you for:</p> <ul style="list-style-type: none"> <li>■ A loss of water pressure within a boiler due to a fault;</li> <li>■ A water leak from the boiler/heating system.</li> </ul> <p>Appliances included: Domestic gas boiler within your home, the output of which does not exceed 60Kw/hr. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue;</p> <p>Claims related to other forms of primary heating, such as renewable technologies in your home or fuels used such as oil, LPG, solid fuel, electric boilers and solar, may be settled on a Reimbursement Basis if an <b>authorised contractor</b> is not available at the time in your local area.</p>	<p>Any heating system which is not wholly situated within <b>your home</b> or is shared with neighbouring dwellings;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>Thermostatic valves;</p> <p>Repair or replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame;</p> <p>Any costs for the repair of <b>your</b> heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Boilers which are still working, but you suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to <b>our authorised contractor</b>;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of <b>your</b> boiler or main heating system;</p> <p>Any repair or replacement of underfloor heating systems, warm air units, air or ground source heat pumps.</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions;</p>
<p><b>Boiler and Heating System – Beyond Economical Repair</b></p>	
<p>If in the opinion of our <b>authorised contractor</b>, <b>we</b> are unable to repair <b>your</b> boiler/hot water system, <b>we</b> will pay you £500 inc. VAT towards buying a replacement. This can be claimed on a <b>Reimbursement Basis</b> within 90 days of <b>our</b> attendance at <b>your home</b>.</p> <p>If <b>we</b> are unable to repair <b>your</b> boiler/ hot water system and <b>you</b> choose to not replace it, cover under this section will no longer apply.</p>	<p>Any fault arising due to sludge/scale/rust/debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if <b>you</b> reside in a hard water area (as per the Local Water Authority)</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central</p>

	<p>heating system which has not been properly maintained in accordance with manufacturers' instructions;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time;</p> <p>If <b>you</b> are a landlord, <b>we</b> would not be able to work on the boiler and/or heating system if <b>you</b> are unable to provide <b>us</b> with the most recent and valid CP12 document or Landlord Certificate.</p>
<b>Temporary Heating</b>	
<p>If <b>you</b> have no heating and a part needs to be ordered following the engineer's first visit, or if <b>we</b> are unable to repair the boiler/ heating system, <b>you</b> have the option to either purchase heaters up to a value of £50 on a <b>Reimbursement Basis</b> (this has no bearing on the policy limit), Alternatively we can deliver two temporary heaters to your home. These heaters are yours to keep.</p>	
<b>Roofing</b>	
<p><b>A home emergency</b> relating to the roof where there is incoming of water due to storm or bad weather.</p> <p><b>We</b> will undertake an <b>emergency</b> repair using a tarpaulin or similar material to resolve the immediate <b>home emergency</b>.</p>	<p><b>We</b> will not replace tiles (unless this is the only way to contain the <b>emergency</b>)</p> <p>Incoming water due to poor roof maintenance Or wear and tear.</p> <p>Damage caused to property and/or contents as a result of incoming water.</p>

### General Exclusions

**We** will not cover the following:

- 1) A repair if **you** are aggressive towards **our authorised contractors** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- 2) Loss or damage arising from **emergencies** which were known to **you** before the start date of this policy;
- 3) Any loss where **you** did not contact **us** to arrange repairs;
- 4) Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
- 5) Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- 6) Any defect, damage or breakdown caused by malicious or wilful action, negligence, misuse or third party interference, including any attempted repair or modification to the elements covered by this policy, which does not comply with British Standards;
- 7) Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; 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;
- 8) Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
- 9) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;

- 10) This insurance does not cover normal day to day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **emergency**;
- 11) If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer;
- 12) No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
- 13) Cost of trace and access to locate the source of the **emergency**;
- 14) When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
- 15) Where Health and Safety regulations or a risk assessment that has been carried out, prevent **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**;
- 16) **We** reserve the right to decline to renew **your** policy.
- 17) **You** may not claim under a new policy for the first 14 days unless **you** are renewing an existing policy.

### **Cancellation – Your rights**

If **you** find that this cover does not meet **your** needs, please contact LawShield UK Ltd on **01925 444847** within 14 days of receiving this document and they will arrange for **us** to cancel this policy. **You** will receive a full refund of **your** premium, provided **you** have not made any claims.

If **you** cancel the policy outside the 14 day period **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided **you** have not made any claims.

### **Cancellation – Our rights**

**We** may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- If **you** fail to make payment of premiums **we** will send **you** a reminder to do so. If **we** do not receive payment after two reminders **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;

- If **you** refuse to allow us reasonable access to **your** home in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **authorised contractors**.

If **you** otherwise cease to comply with the terms and conditions of this policy:

- **We** may cancel this policy without giving **you** prior notice if, by law, or other similar reasons **we** are unable to provide it.

If **we** exercise our rights to cancel the policy under this section, **we** will refund the premium paid proportionate to the remaining **period of insurance**, provided you have not made any claims.

**We** reserve the right to refuse renewal of any individual policy.

**We** may cancel this policy 'with immediate effect if:

- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** staff;
- **You** repeatedly or seriously break the terms of this policy.

**We** will continue to honour any claims made before cancellation.

### **Fraud, Misrepresentation and Non-disclosure**

If **we** find that **you**, anybody insured by this policy or anyone acting for **you** has:

- knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;

- misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;

- made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or

- withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may;

- cancel or void **your** policy and all other policies which **you** hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;

- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;



■ amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

### Renewal Process

**Your** insurance broker will contact **you** before **your** renewal date to discuss **your** renewal options including any changes to the policy that will apply from when **you** renew the policy. If **you** do not want to renew **your** policy or want to change any of **your** details, please let **your** insurance broker know at least 15 days before **your** renewal date.

### Complaints Procedure

**We** will always aim to do our best. However there may be times when **you** are not happy with **our** services. If **you** have a complaint about **our** service, **you** can write to **our** Customer Relations Manager at: Customer Relations – Home Emergency Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. or **you** can phone us on: 01737 815 913 or **you** can email us at : [homeemergencycomplaints@axa-assistance.co.uk](mailto:homeemergencycomplaints@axa-assistance.co.uk)

**We** will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution. If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR or **you** can phone 0300 123 9123 or **you** can e-mail: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

Following the complaints procedure does not affect **your** legal rights.

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform <https://ec.europa.eu/consumers/odr>, which has been set up by the EU Commission

### FSCS

**We** are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at [www.fscs.org.uk](http://www.fscs.org.uk)

### Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include: a. use of sensitive information about the health or vulnerability of you or others involved in your home emergency, in order to provide the services described in this policy, By using our services, you consent to us using such information for these purposes, b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law; c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of recordkeeping, training and quality control; d. obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and e. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer The Quadrangle 106-118 Station Road Redhill RH1 1PR UK Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk) Alternatively, a hard copy is available from us on request.

#### **Alternative Format**

Please contact **us** in writing or by phone Lawshield UK Ltd on **01925 444847** if **you** would like to receive these term and conditions in an alternative format, for example on audio tape or in large print.