



Get your ducks in a row

## Your Home Emergency Insurance Terms and Conditions



## WELCOME TO ROW LANDLORD HOME EMERGENCY INSURANCE

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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 an emergency arising from an incident covered under this policy and send a contractor out who will take action to resolve the emergency.

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## USEFUL CONTACT NUMBERS EMERGENCY CONTACT

Customer Service

**0333 733 0733**

FOR MORE  
INFORMATION ON  
OUR OPENING HOURS  
PLEASE CHECK ONLINE

EMERGENCY CONTACT

**0345 030 5926**



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This policy has been arranged for you by Row.co.uk which is a trading name of BIG Warranties Limited, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY which is authorised and regulated by the Financial Conduct Authority under the Financial Services Reference Number 798998.

## 1. Your Policy

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 an **approved contractor**, **we** aren't able to provide **you** with help relating to day-to-day maintenance of **your home** and its contents.

This policy documentation issued by **us** forms a contract of insurance between the underwriters, Astrenska Insurance Limited and those people specified on **your certificate of insurance**. This contract is only valid when **you** have a valid **certificate of insurance** and have paid the appropriate premium. **You** should read **your** policy documentation in full to understand what is and is not covered.

### How to make a claim

Major emergencies which could result in loss of life or serious damage to the **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 **certificate of insurance** to check **your** level of cover and have **your** policy number 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 being discovered.

Call **our** helpline on 0345 030 5926. **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 **approved 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 trades person will use their discretion as to when and how the **emergency repairs** are undertaken.

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

- Call-out charges if there is no authorised adult available at the **home** at the time **our approved contractor** arrives to carry out the work.
- 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.
- 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.

## 2. What you need to know

### 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. If **our approved contractor** advises there is no temporary, permanent or economical repair available, **we** reserve the right to cease cover 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 must be maintained and serviced in accordance with the manufacturers recommendations.

### Trace and Access

There may be times when **our approved 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 **approved 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 approved 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 **approved contractor** to attend **your home**.

There may be times where **our approved 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.

### Eligible properties

This policy is for domestic landlords only. Retail, commercial, and other premises used for business are not eligible for this cover. **We** will cover **your** property which is a house, bungalow, self-contained flat or maisonette that is owned by **you**.

This policy only covers **you** at the address shown on **your certificate of insurance**. If **you** change properties **you** must tell **us**.

**We** will not cover:

- Detached garages
- Sheds
- Other outbuildings
- Shared areas of your property, for example hall and stairs areas that others can use
- **Your** property if it is used for any business use
- Bed-sits
- Sub-divided or sub-let properties
- Residential or nursing homes
- Air bnb
- Holiday homes

### 3. Important and defined words

Certain words in **your** policy document or **certificate of insurance** have a particular meaning as shown below. Whenever **we** use one of these words it will be shown in bold and will always have the same meaning.

#### Approved Contractor

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

#### Certificate of Insurance

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

#### Claim limit(s)

**We** will pay up to £2,500 in respect of any one claim. There is also a maximum of £5,000 during any one **period of insurance** for annual paying customers, or a maximum of £5,000 during any 12 month rolling period for monthly renewable customers.

#### Emergency

A sudden and unexpected event at **your** property which if not dealt with immediately will

- Expose **you** or a third party to a risk to their health or
- Make **your home** unsafe or insecure or
- Will cause damage or further damage to **your home** and its contents or
- Will leave **your** home without **mains services**.

#### Emergency repairs

Work undertaken by an authorised **approved 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, up to the **claim limit** specified in this policy.

#### Excess

The first amount of each claim, payable by **you** before the **approved contractor** will attend. This can be done by way of debit or credit card. **Your certificate of insurance** will state if an **excess** applies to **your** policy.

Please note, there is a minimum compulsory excess of £60 on all claims made within the first

90 days of cover. If the excess shown in **your certificate of insurance** is higher than £60 **you** will pay the higher amount.

#### Home

**Your** property 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. This will be owned by **you** or let to **tenants**. 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 **certificate of insurance** as the **insured person**.

#### Mains services

- The main drainage up to the boundary of **your** property for which **you** are responsible, or
- The fresh water, electricity or gas supply within **your** property and up to where it is connected to the public mains supply provided by the relevant utilities company, or
- The main source of heating within the property where no alternative exists.

#### Period of Insurance

**Your** policy will be on either an annual basis or a monthly renewable basis as explained below.

- Annual policies: If **you** have selected an annual period of insurance, the insurance will start on the date the first insurance premium was taken, and continue for a period of twelve months. **Your** policy start date will be confirmed on **your** certificate of insurance. **Your** insurance premium will be collected annually by a Direct Debit or Debit/Credit Card.
- Monthly policies: If **you** have selected monthly renewable periods of insurance, the insurance will start on the date the first insurance premium was taken. **Your** policy start date will be confirmed on **your** certificate of insurance. **Your** insurance premium will be collected monthly by a Direct Debit or Debit/Credit Card.

The insurance will be terminated if **your** monthly or annual premium is not paid, as appropriate.

## 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.

## Temporary 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.

## Tenancy Agreement

The written **tenancy agreement** between **you** and the **tenant** in relation to the property which is:

- an assured short hold **tenancy agreement** as defined within the Housing Act 1988 (as amended) or
- a written common law residential **tenancy agreement**.

## Tenant

The occupants of the property who are named in the **tenancy agreement**.

## Uneconomical

1. Where in **our** opinion, it would not be worth completing a repair based on the subsequent work required or life expectancy of the boiler; or
2. Where the cost of the **emergency repair** (including parts and labour) is greater than 75% of the cost of replacing the item as new, or
3. Parts are no longer available to **our** suppliers

Any decision regarding whether or not it is economical to repair **your** boiler will be made by **our approved contractor**, using their knowledge and experience of similar boilers and faults.

## Uninhabitable

Where, in **our** reasonable opinion, it is not suitable for **you** to remain in the property until the **emergency** covered by the policy has been rectified.

## Unoccupied

Not being lived in by **your tenant** or anyone else with **your** permission.

## We, Us, Our, Insurer

Astrenska Insurance Limited.

## 4. What you are covered for

This policy provides the cover described in each section below as a result of an insured event occurring at **your home**.

When **you** purchased this policy, **you** chose which sections of cover **you** wanted to include. Please refer to **your certificate of insurance** to confirm which level of cover **you** have purchased, and which sections of cover are applicable. **You** are responsible for paying any **excess** under the policy or where the cost of repair exceeds the benefit provided under the policy.

### Section 1 - Plumbing and Drainage

What is Covered?	What is Excluded?
<p><b>Emergency repairs</b> following the bursting or sudden leakage of water pipes within <b>your</b> property or failure of or damage to underground drains or sewers which:</p> <ul style="list-style-type: none"><li>• Means that internal flood or water damage is a likely consequence;</li><li>• Means that <b>you</b> do not have access to a useable toilet within <b>your</b> home; or</li><li>• Causes blocked external drains that are solely <b>your</b> responsibility and within the boundary of the <b>home</b>, where this can be resolved by jetting.</li></ul>	<ul style="list-style-type: none"><li>• The replacement of water tanks, cylinders, central heating radiators and external WC's, pipes and taps.</li><li>• Overflows not causing internal water damage.</li><li>• Blocked toilets and/or drains where this has been caused as a consequence of misuse</li><li>• Saniflo systems or other macerator-based systems.</li><li>• Descaling and any work arising from hard water scale deposits.</li><li>• 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 <b>home</b>.</li></ul>



## Section 2 - Internal Electricity

What is Covered?	What is Excluded?
<b>Emergency repairs</b> 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 network supplier.	<ul style="list-style-type: none"><li>• External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.</li><li>• Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration systems for swimming pools and any leisure equipment.</li><li>• Renewable energy systems.</li><li>• Where an appliance has caused a circuit to fail or trip.</li></ul>

## Section 3 – Gas Supply

What is Covered?	What is Excluded?
After the National Gas Emergency Service has visited <b>your home</b> and isolated <b>your</b> gas supply, <b>emergency repairs</b> will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe. <b>Our approved contractor</b> will also turn <b>your</b> gas supply back on.	<ul style="list-style-type: none"><li>• Repair work to or the cost of replacing lead pipework.</li><li>• The interruption or disconnection of public services to the <b>home</b> however caused, or the failure, breakdown or interruption of the mains gas supply system.</li></ul>

## Section 4 – Water Supply

What is Covered?	What is Excluded?
<b>Emergency repairs</b> following a complete loss of the water supply to the kitchen or the bathroom where no other water supply is available for bathing.	<ul style="list-style-type: none"><li>• The interruption or disconnection of public services to the <b>home</b> however caused, or the failure, breakdown or interruption or the mains water supply system.</li><li>• Where <b>you</b> have access to a water supply in another bathroom.</li><li>• De scaling and any work arising from hard water scale deposits.</li></ul>

## Section 5 – Security

What is Covered?	What is Excluded?
<b>Emergency repairs</b> following damage or failure of the following items which would render the main living area of the home insecure and easily accessible to intruders: <ul style="list-style-type: none"><li>• External lock.</li><li>• External window.</li><li>• External door.</li></ul>	<ul style="list-style-type: none"><li>• Internal locks, window locks, glass, external garages or outbuildings.</li><li>• Any damage caused by the <b>approved contractor</b> in gaining access to the <b>home</b>.</li><li>• Doors subject to swelling.</li><li>• Porch doors where there is another lockable door which prevents access to the main living areas of the <b>home</b>.</li></ul>



## Section 6 – Access to Home

What is Covered?	What is Excluded?
<p>We will appoint an <b>approved contractor</b> to assist <b>you</b> if <b>you</b> lose or damage the only available key to <b>your</b> property or if <b>you</b> are unable to gain access to <b>your</b> property due to failure or damage to the external locking mechanism.</p>	<ul style="list-style-type: none"> <li>Any damage caused by the <b>approved contractor</b> in gaining access to the home.</li> <li>Any theft of keys</li> <li>Loss of keys to the property where another set exists</li> <li>Loss of keys for any outbuilding, garage or shed, which is not part of the main <b>home</b>.</li> </ul>

## Section 7 – Primary Heating System

What is Covered?	What is Excluded?
<p><b>Emergency repairs</b> following the complete breakdown of the <b>primary heating system</b> which:</p> <ul style="list-style-type: none"> <li>Results in the complete loss of heating and/or;</li> <li>Results in the complete loss of hot water.</li> </ul>	<ul style="list-style-type: none"> <li>Boilers that are over 15 years old</li> <li>Boilers with over 238,000 btu net output (70 Kilowatt).</li> <li>Boilers that have not been serviced in line with the manufacturer's guidance</li> <li>Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts</li> <li>Any costs for work recommended as being undertaken following a service of <b>your</b> boiler</li> <li>Any intermittent or reoccurring fault</li> <li>Any water pressure adjustments or failure caused through hard water scale or sludge</li> <li>Gas leaks from any pipes or appliances</li> <li>Any re-lighting of the pilot light caused by failure to follow the manufacturer's re-lighting instructions</li> <li>Any boiler or system noise</li> <li>Any radiator valves</li> <li>Any airlocks in the central heating piping</li> <li>Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat</li> <li>The results of hard water scaling deposits</li> <li>Any claim where there is no valid gas safe certificate</li> </ul>

## Section 8 – Pests

What is Covered?	What is Excluded?
<p><b>Emergency repairs</b> following an infestation as a result of the following Pests in and/or attached to the <b>home</b> and there is clear evidence of the infestation.</p> <ul style="list-style-type: none"> <li>Wasps' nests.</li> <li>Hornets' nests.</li> <li>Cockroaches.</li> <li>Mice.</li> <li>Rats.</li> </ul>	<ul style="list-style-type: none"> <li>Repeat claims where <b>you</b> have failed to follow previous guidance from <b>us</b> or the <b>approved contractor</b> to prevent continued or further infestation.</li> <li>Pest infestations where <b>you</b> have not taken reasonable hygiene measures to prevent contamination.</li> <li>Any damage caused by the pests or infestations or by their removal.</li> </ul>

## Section 9 – Roofing

What is Covered?	What is Excluded?
<p><b>Emergency repairs</b> following missing, broken or loose tiles causing internal water damage.</p> <p><b>We</b> will appoint an <b>approved contractor</b> to attend when it is safe for them to do so. They will complete a <b>temporary repair</b> to stop the immediate damage, but requests for permanent repairs should be made to <b>your</b> building &amp; contents provider.</p>	<ul style="list-style-type: none"><li>• Damage to flat roofs over 10 years old.</li><li>• Blocked or misaligned guttering</li><li>• Damage where the roof has not been properly maintained.</li></ul>

## Section 10 – Boiler Replacement Contribution

What is Covered?	What is Excluded?
<p>Section 10 will not be operative unless <b>we</b> or the <b>approved contractor</b> declare the boiler to be <b>uneconomical</b> to repair. Cover under Section 7 will then cease. <b>We</b> will provide a £250 contribution towards the cost of replacing the boiler.</p>	<ul style="list-style-type: none"><li>• Claims within 30 days of the commencement of this insurance</li><li>• Boilers that have not been serviced in line with the manufacturers recommendations</li><li>• Removal of <b>your</b> old boiler</li><li>• Fitting of <b>your</b> new boiler</li><li>• Labour, delivery, or shipping cost</li></ul>

## Section 11 – Overnight Accommodation

What is Covered?	What is Excluded?
<p>Overnight accommodation only where it has not been possible to resolve the <b>emergency repairs</b> by an <b>approved contractor</b> under another section of the policy and the <b>home</b> is rendered <b>uninhabitable</b> in the opinion of the Claims Helpline Service. Overnight accommodation claims are covered up to £250.</p>	<ul style="list-style-type: none"><li>• The cost of any food and drink <b>you</b> have purchased.</li><li>• The cost of any parking incurred.</li><li>• The cost of travel.</li><li>• The cost of entertainment.</li></ul>

## Section 12 – Alternative Heating

What is Covered?	What is Excluded?
<p><b>We</b> shall pay up to £50 towards the cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under Section 7. Payment is subject to an original receipt and the <b>approved contractor</b> being unable to reinstate <b>your</b> heating within 24 hours of the claim being notified to <b>us</b>.</p>	<ul style="list-style-type: none"> <li>Where a receipt has not been provided.</li> <li>Where heating was restored within 24 hours of the claim being notified.</li> </ul>

## 5. General Exclusions

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

- More than 3 claims in any one policy year;
- Circumstances known to **you** prior to the commencement date of this insurance;
- Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions or legal requirements;
- Any claims arising from or relating to appliances;
- Any system, which has been incorrectly used or modified, or has been tampered with;
- General wear and tear;
- Failure or damage caused by faulty or defective design of pipework, including but not limited to delamination found in pitch fibre pipe construction;
- Any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
- Replacement or adjustment to any decorative or cosmetic part of any equipment;
- Garages, out-buildings, leisure equipment, cesspit's, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy;
- Wilful act or omission, lack of maintenance or neglect by **you**;
- An **emergency** which happens before the **period of insurance** or within 14 days of the date of the inception date of this insurance;
- Any claim when the property has been left **unoccupied** for 30 consecutive days or more
- Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
- Any other costs or damage that are indirectly caused by the event that led to **your** claim, unless specifically stated in the policy;
- Any costs that would be more appropriately recovered under any other insurance;
- Circumstances which are not sudden or unforeseen;
- Circumstances where **we** have gone beyond **your** insurance policy's **claim limit** or policy cover;
- Any direct or indirect liability, loss or damage caused:
  - 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
  - By computer viruses.

This does not apply to legal proceedings connected with claiming compensation following

**your** death or bodily injury.

20. Any claim or expense of any kind caused directly or indirectly by:

- Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
- The radioactive, toxic, explosive or other

dangerous properties of nuclear machinery or any part of it;

21. Any loss or damage caused by any sort of war, invasion or revolution;

22. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

## 6. General Conditions

### Consumer Insurance Act

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

- 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;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- 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 a contractor directly 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 **approved 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.

### Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, including returned premiums where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or



economic sanctions, laws or regulations of the Union, United Kingdom, and/or all other European jurisdictions where **we** transact business.

### **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.

### **Astrenska Insurance Limited Customer Privacy Notice**

#### **How we use the information we use about you**

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

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have
- Service **your** policy (including claims and

policy administration, payments, and other transactions); and,

- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g, the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy).

#### **Processing your data**

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

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or
- For **our** legitimate business interests.
- If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

## How we store and protect your information

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

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

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

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

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

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

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

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at [www.ico.org.uk/](http://www.ico.org.uk/)

## Row.co.uk Privacy Notice

Row.co.uk, a trading name of BIG Warranties Ltd, needs to collect and store personal data for its customers' requirements, insurance claims, suppliers and other users of Row.co.uk's

facilities to allow it to maintain its core operations and meet policyholder requirements effectively. The provision of this personal data is necessary for Row.co.uk to administer **your** insurance policy and meet **our** contractual requirements under the policy. It is important to Row.co.uk that **you** are clear on what information **we** collect and why **we** collect it. **You** can withdraw **your** consent at any point by notifying Row.co.uk, however if **you** have an on-going claim this may affect continued cover under **your** policy. Should **your** data need updating, this can also be done at any point by contacting Row.co.uk.

To view **our** full privacy notice, **you** can go to <https://www.row.co.uk>.

## 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 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 an **approved contractor** will not be appointed to undertake any further **emergency** repairs.

## Cancellation

**You** may cancel this policy at any time by contacting **us**. Cover will terminate immediately on receipt of notice of cancellation.

### Cancellation of Monthly Policies

If **you** cancel this policy within 14 calendar days from the policy start date or the day on which **you** receive **your** policy documentation **you** will receive a full refund of any premiums **you** have paid to **us**. If **you** wish to cancel **your** policy after 14 days **you** will not be charged any more monthly premium amounts but **you** will not receive a refund of any premium **you** have paid to **us**.

### Cancellation of Annual Policies

If **you** cancel this policy within 14 calendar days from the policy start date or the day on which **you** receive **your** policy documentation **you** will receive a full refund of any premiums **you** have paid to **us**. If **you** wish to cancel **your** policy after 14 days **you** will be entitled to a return of premium for the number of complete unexpired months remaining of **your** policy less an administration fee of £30.

Please note no refund will be made for any policies if a claim or an incident that may give rise to a claim has occurred.

**We** are entitled to cancel this policy at any time by giving **you** 14 days notice where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

### Renewal

**We** will notify **you** at least 14 days before this policy is due for its annual renewal (and each subsequent anniversary) to notify **you** that this policy will renew automatically. **We** will confirm the premium and any changes in terms and conditions that will apply to **your** policy.

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

If **we** cannot continue to cover **you** for any reason, **we** will write to **you** before **your** policy ends and tell **you** why it cannot be renewed.

### Claims Helpline Service

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

**Emergency Claims Helpline Number:**  
0345 030 5926.

Calls to the helpline will be charged at **your** standard 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

**Our** promise of service: **We** aim to provide a first-class service at all times. However, if **you** have a complaint **you** should get in contact as follows:

For complaints related to the sale of **your** policy, please contact:

Complaints

Row.co.uk

Enterprise House

21 Oxford Road

Bournemouth

Dorset

BH8 8EY

Email: [complaints@row.co.uk](mailto:complaints@row.co.uk)

Telephone: 0203 411 9409.

For complaints related to a claim **you** have made, please telephone 0121 206 2856 or email [customerrelations@collinsonservice.com](mailto:customerrelations@collinsonservice.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. FOS Website:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Please note If **you** wish to refer this matter to the FOS, **you** must do so within six months of our final decision. **You** must have completed the above procedure before the FOS will consider **your** case.

If **you** do not refer **your** complaint within the six months, the Ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman is only able to intervene in respect of personal policyholders or micro-enterprise (i.e., with a turnover of less than £2,000,000 and less than 10 staff). **Your** legal rights are not affected.

### **Compensation Scheme**

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their

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

### **Authorisation**

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number is 202846: 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.





Get your ducks in a row

**Emergency Claims Helpline**

**0345 030 5926**

**Row.co.uk**

Enterprise House, 21 Oxford Road,  
Bournemouth, Dorset, BH8 8EY

