Get your ducks in a row



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Residential Home Emergency Insurance

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Introduction

Thank **you** for choosing **Home Emergency** Insurance. It's important that **you** read this wording and **your certificate schedule** to make sure that everything you've told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your** certificate in a safe place in case **you** need to look at them later.

Please refer to your certificate schedule to confirm which level of cover you have purchased, and which sections of cover are applicable.

This insurance is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613 These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

USEFUL CONTACT NUMBERS

EMERGENCY CONTACT: 0345 030 5925

Customer Service: 0333 733 0733

(FOR MORE INFORMATION ON OUR OPENING HOURS PLEASE CHECK ONLINE)

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 that **your** policy is not valid and **your** claim is not paid.

1. The Purpose Of This Insurance

This insurance is specifically for emergencies related to **your** property, not for general household buildings or contents coverage.

Please note that this insurance does not cover regular maintenance tasks that **you** should normally take care of or pay for. These are things that gradually wear out over time or require periodic attention, like descaling central heating pipes or replacing washers in taps and cisterns.

Our goal is to provide fast and expert assistance if **you** experience an **emergency** in **your** property that is covered by this policy. **We** will arrange for one of **our approved contractors** from **our** list of authorised tradespeople across the country to come and take necessary actions to stabilise the situation and address the **emergency**.

2. How To Make A Claim

Major emergencies which could result in loss of life or serious damage to the **home** should be immediately reported 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.

Check **your** policy and certificate for **your** cover level and have **your** policy number ready. 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 5925. **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.

3. Some Important Information

If **we** accept **your** claim, the claims helpline will find a suitable **approved contractor** to attend and try to resolve the **emergency**, provided there are no outside circumstances stopping us, like the lack of access, weather or transport issues. The helpline and contractor will decide when and how to undertake **emergency** repairs.

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 no authorised adult is **home** when the contractor arrives.
- Charges exceeding the **claim limit(s)** or for excluded work – **we** will inform **you** of these costs first.
- Any additional costs for fitting upgraded replacement parts **you** request.

There may be times when replacement parts are unavailable due to circumstances beyond **our** control. In this case, **we** will ensure **your home** is safe. If **you** hire a contractor before contacting the helpline, the costs will not be covered.

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

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 permanent repairs if at a similar cost.
- For cover to apply, the situation must fall within the definition of an **emergency** under the relevant policy section.

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 manufacturer's recommendations.

Trace and Access
Sometimes the **approved contractor** may need to carry out **trace and access** work to locate the **emergency**. This may involve removing/damaging parts of the **home**, fixtures and fittings to find the problem source. **We** will not be responsible for any necessary damage caused by the contractor in order to complete a **temporary repair** (or permanent repair at a similar cost).

Working Together
For the best claims service, **we** need **your** full cooperation at all times. This may include providing any evidence, documents or receipts **we** request at **your** own expense.

If **your home emergency** claim is accepted, **we** ask that **you** allow access for the **approved contractor** to attend **your home** within 24 hours of the claim being reported to us.

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
We will cover **your** property which is in the United Kingdom only (excluding the Channel Islands and Isle of Man) and is a house, bungalow, self-contained flat or maisonette that is owned by **you** and used only for **your** domestic purposes.

This policy only covers **you** at the address shown on **your certificate schedule**. If **you** move **home you** must tell us.

We will not cover:

- Detached garage
- 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
- **Your** property if it is rented out
- Sub-divided or sub-let properties
- Residential or nursing homes
- Park homes

Certain words in **your** policy document or **certificate schedule** 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 tradesman approved and authorised by **us** in advance to carry out repairs.

Certificate Schedule
The separate document **we** send **you** that includes details about **you** and what **you** are covered for.

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. A maximum of 3 claims can be made in any one policy year.

Emergency
- A sudden problem that, if not fixed quickly, Puts **you** or others at risk or causes a health and safety risk.
- Makes **your home** unsafe
- Damages **your home**
- Will leave **your home** without **mains services**.

Excess
The amount of money **you** must pay as the first part of each and every claim.

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 schedule** is higher than £60 **you** will pay the higher amount.

Home
The building where **you** normally live in the United Kingdom, excluding the Channel Islands and Isle of Man, that is used only for domestic purposes, as shown on the **certificate schedule**.

You, Your
The person named on the **certificate schedule** and members of their household who live with them.

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 schedule**. **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 schedule**. **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 heat pumps or any form of renewable energy systems and non-domestic central heating boiler or source.

Temporary Repair
A short-term repair performed by an **approved contractor** to address the **emergency**, which may later need a permanent repair.

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 **you** and **your** family, or any person with **your** permission.

We, Us, Our
Collinson Insurance

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.

You are responsible for paying any **excess** under the policy or where the cost of repair exceeds the benefit provided under the policy.

Please refer to **your certificate schedule** to confirm which level of cover **you** have purchased, and which sections of cover are applicable.		
Home Emergency Only	**Home Emergency & Boiler**	**Boiler Cover Only**
Plumbing & Drainage Internal Electricity Gas Supply Water Supply Security Access to Home Pests Overnight Accommodation	Plumbing & Drainage Internal Electricity Gas Supply Water Supply Security Access to Home Primary Heating System Pests Roofing Boiler Replacement Contribution Overnight Accommodation Alternative Heating	Internal Electricity Gas Supply Water Supply Primary Heating System Boiler Replacement Contribution Alternative Heating

Section 1 – Plumbing & Drainage

What is Covered?	What is Excluded?
Emergency repairs following the bursting or sudden leakage of water pipes within **your** property or failure of or damage to underground drains or sewers which; ● Is causing internal flooding or water damage. ● Means that **you** do not have access to a useable toilet within **your home**; or ● Causes blocked external drains that are solely **your** responsibility and within the boundary of the **home**, where this can be resolved by jetting.	● The replacement of water tanks, cylinders, central heating radiators and external WC's, pipes and taps. ● Overflows not causing internal water damage. ● Blockage of soil or waste pipes from sinks, basins, bidets, baths, or showers. ● Dripping taps. ● Slow leaks from joints or gaskets which does not involve a sudden escape of water. ● Any leak caused by pests or infestations. ● External water supplies, or any water supply pipes that **you** are not responsible for. ● Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work. ● Any claim where there is another working toilet within **your home**. ● Blocked toilets and/or drains where this has been caused as a consequence of misuse. ● Saniflo systems or other macerator-based systems. ● Descaling and any work arising from hard water scale deposits. ● 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**.

Section 2 - Internal Electricity

What is Covered?	What is Excluded?
Emergency repairs following the electricity failure in **your home** which cannot be resolved by carefully resetting the fuse box and would not be more appropriately resolved by the regional network supplier.	● 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 systems 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?	What is Excluded?
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 **approved contractor**, who will repair or replace the damaged section of internal gas supply pipe. **Our approved contractor** will also turn **your** gas supply back on.	• 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.

Section 4 – Water Supply

What is covered?	What is excluded?
Emergency repairs following a complete loss of the water supply to the kitchen or the bathroom where no other water supply is available for bathing.	• The interruption or disconnection of public services to the **home** however caused, or the failure, breakdown or interruption of the mains water supply system. • Where **you** have access to a water supply in another bathroom. • Descaling and any work arising from hard water scale deposits.

Section 5 – Security

What is Covered?	What is Excluded?
Emergency repairs following damage or failure of the following items which would render the main living area of the **home** insecure and easily accessible to intruders: • External lock. • External window. • External door	• Internal locks, window locks, glass, external garages or outbuildings. • Any damage caused by the **approved contractor** in gaining access to the **home**. • Doors subject to swelling. • 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?	What is excluded?
We will appoint an **approved contractor** to assist **you** if **you** lose or damage the only available key to **your** property or if **you** are unable to gain access to **your** property due to failure or damage to the external locking mechanism.	• Any damage caused by the **approved contractor** in gaining access to the **home**. • Any theft of keys. • Loss of keys to the property where another set exists.

	• Loss of keys for any outbuilding, garage or shed, which is not part of the main **home**.

Section 7 – Primary Heating System	
What is covered? **Emergency** repairs following the complete breakdown of the **primary heating system** which: • Results in the complete loss of heating and/or; • Results in the complete loss of hot water.	What is excluded? • Boilers that are over 15 years old. • The replacement of water tanks, cylinders, and central heating radiators. • Boilers with over 238,000 btu net output (70 Kilowatt). • Boilers that have not been serviced in line with the manufacturer's guidance or where **you** cannot provide evidence that the boiler has been serviced within the last 12 months. **We** will need to see evidence the boiler has been serviced before **you** can make a claim. • Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts. • Any costs for work recommended as being undertaken following a service of **your** boiler. • Any intermittent or recurring fault • Any water pressure adjustments or failure caused through hard water scale or sludge. • Gas leaks from any pipes or appliances. • Any re-lighting of the pilot light caused by failure to follow the manufacturer's relighting instructions. • Any boiler or system noise. • Any radiator valves. • Any airlocks in the central heating piping. • Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat. • The results of hard water scaling deposits.

Section 8 - Pests	
What is Covered? **Emergency** repairs following an infestation as a result of the following Pests in and/or attached to the **home** and there is clear evidence of the infestation.	What is Excluded? • Infestations or pests in gardens, or outbuildings.

• Wasps' nests. • Hornets' nests. • Mice. • Rats. • Cockroaches.	• Repeat claims where **you** have failed to follow previous guidance from **us** or the **approved contractor** to prevent continued or further infestation. • Pest infestations where **you** have not taken reasonable hygiene measures to prevent contamination. • Any damage caused by the pests or infestations or by their removal.

Section 9 – Roofing

What is Covered?	What is excluded?
Emergency repairs following damage to **your** roof that is causing internal water damage. **We** will appoint an **approved contractor** to attend when it is safe for them to do so. They will complete a **temporary repair** to stop the immediate damage, but requests for permanent repairs should be made to **your** building & contents provider.	• Flat or tarpaulin roofs • Any claim involving guttering • Damages where the roof has not been satisfactorily maintained. • Costs that should be shared proportionately across all responsible parties.

Section 10 - Boiler Replacement Contribution

What is Covered?	What is Excluded?
Section 10 will not be operative unless **we** or the **approved contractor** declare the boiler to be **uneconomical** to repair. Cover under Section 7 will then cease. • If **your** boiler is under 6 years old, **we** will provide a £500 contribution towards the cost of replacing it. • If **your** boiler is 6 years old or older, **we** will provide a £250 contribution towards the cost of replacing it.	• Please note, **our** contribution under this section shall not include any labour, delivery or shipping costs. • Claims within 30 days of the commencement of this insurance. • Boilers that have not been serviced in line with the manufacturers guidance or where **you** cannot provide evidence that the boiler has been serviced within the last 12 months. **We** will need to see evidence the boiler has been serviced before **you** can make a claim. • Removal of **your** old boiler. • Fitting of **your** new boiler.

Section 11 – Overnight Accommodation

What is Covered?	What is Excluded?
Overnight accommodation only where it has not been possible to resolve the **emergency** following an accepted claim for **emergency** repairs by an	• The cost of any food and drink **you** have purchased. • The cost of any parking incurred.

approved contractor under another section of the policy and the **home** is rendered **uninhabitable** in the opinion of the Claims Helpline Service. Overnight accommodation claims are covered up to £250.	• The cost of travel. • The cost of entertainment.
Section 12 – Alternative Heating	
What is Covered? **We** 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 **primary heating system** not being reinstated.	What is Excluded? • Where a receipt has not been provided. • Where heating was restored within 24 hours of the claim being notified.

5. General Exclusions

1. More than 3 claims in any one policy year;
2. Circumstances known to **you** before the policy started;
3. Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions;
4. Any claims relating to appliances;
5. Any system, which has been incorrectly used or modified, or has been tampered with;
6. General wear and tear;
7. Failure or damage caused by faulty or defective design of pipework;
8. Any system which is faulty or inadequate manufacture or design defect;
9. Replacement or adjustment to any decorative or cosmetic part of any equipment;
10. Garages, out-buildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy;
11. Wilful act or omission, lack of maintenance or neglect by **you**;
12. An **emergency** which happens before the **period of insurance** or within 14 days of the date of the inception date of this insurance;
13. Any claim when the property has been left **unoccupied** for 30 consecutive days or more;
14. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
15. Any other costs or damage that are indirectly caused by the event that led to **your** claim, unless specifically stated in the policy;
16. Any costs that would be more appropriately recovered under any other insurance;
17. Circumstances which are not sudden or unforeseen;
18. Circumstances where **we** have gone beyond **your** insurance policy's **claim limit(s)** or policy cover;
19. 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;
20. 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;

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;
23. **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 European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

6. General Conditions

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. 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.

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

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.

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.

Cancellation by us: **We** do not have to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days 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.
f) **You** do not or are not willing to cooperate in the event of a claim.

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, **you** will receive a pro-rata return of premium for the number of complete unexpired months remaining of **your** policy. **You** will not be entitled to a pro-rata refund if the reason for cancellation is fraud, failure to co-operate and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Renewal
You will be contacted at least 14 days before the annual renewal date of **your** policy to invite **you** to renew the policy. **We** will tell **you** about any changes to the premium or the policy terms and conditions. If **you** do not wish to renew **your** policy, please contact **us** before **your** renewal date. If **you** do not contact **us** the policy will automatically renew.

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 5925.**

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 **your** 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

We always strive to provide excellent service. However, if **you** have a complaint, please contact us. For complaints regarding the sale of the policy:

- Complaints: Row.co.uk, Unit 17, Branksome Business Park, Bourne Valley Road, Poole, BH12 1DW.
- Email: complaints@row..co.uk
- Telephone: 0203 411 9409

For complaints related to a claim **you** have made:

- Telephone: 0121 206 2856
- Email: customerrelations@collinsonservice.com

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, we'll explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

- The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
- Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **We** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Collinson Insurance Privacy Notice

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).
- 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 https://cifas.org.uk/fpn and https://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
- Postal Address: 3 More London Riverside, London, SE1 2AQ

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

Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/

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 ongoing 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.

Annual Boiler Service

If when buying this policy, **you** have also purchased an annual gas boiler service then this will be shown in **your certificate schedule**.

Please note that the annual boiler service is arranged for **you** by Row.co.uk and will be undertaken by one of **our** network of engineers in accordance with the Gas Safety Regulations and the manufacturer's instructions for **your** boiler. Please make sure that **you** have the manufacturer's instructions available for the engineer when they attend. The Annual Boiler Service will be undertaken once a year, usually between April and September. Please note that the Annual Boiler Service does not include any maintenance or remedial work.

If **you** have any concerns about the Annual Boiler Service **you** should refer them to customerservices@row.co.uk or call 0203 4119409 as these concerns will be addressed by Row.co.uk directly as the Annual Boiler Service is not subject to regulation by the Financial Conduct Authority or the complaints process run by the Financial Ombudsman Service, which applies to the insurance policy.