

Home

Emergency Assistance Policy

Cornhill
Direct

PLEASE KEEP YOUR POLICY IN A SAFE PLACE



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Introduction

Cornhill Direct

This document explains the procedures **you** must follow if **you** need to make a claim or need help. It also explains the benefits, terms and conditions of this section.

It is important that **you** follow the steps shown to use the service, otherwise **your** claim will not be covered. Please keep this document in a safe place.

Cornhill Direct Home Emergency Assistance is operative if **your** schedule shows that **you** have this cover.

Important Information

Thank **you** for taking out Cornhill Direct Home Emergency Assistance with **us**.

Your policy wording shows the policy **you** have chosen, the people covered and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Cornhill Direct Home Emergency insurance on **0844 391 4110** textphone **020 8666 9562** or write to Mondial House, 102 George Street, Croydon, CR9 6HD.

Insurer

Your Cornhill Direct Home Emergency Assistance insurance is underwritten by AGA International SA and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned the benefits and exclusions within each section, apply to the insured **home**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Meaning of words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

You must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify us within 14 days of receiving **your** initial policy schedule and return all **your** documents for a refund of **your** premium.

You can contact us at:

Cornhill Direct

2530 The Quadrant,
Aztec West,
Almondsbury,
Bristol.
BS32 4AW

If during this 14 day period **you** have asked **us** to perform or provide the services given under this policy then Cornhill Direct is entitled to recover all costs that **you** have used for the service provided, if **you** still decide to cancel within the 14-day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Data protection

Information about **your** policy may be shared between Cornhill Direct, **us** and the **insurer**.

You should understand that the information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

In the event of a dispute concerning this policy the English Courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. Cornhill Direct will give **you** at least 21 days written notice before the renewal date should this happen.

The meaning of words

- We, us, our** - Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.
- You** - Any person who normally lives in **your home**.
- Your** - Belonging to the policyholder.
- Home** - The insured property situated in the United Kingdom, Channel Islands or Isle of Man, the address of which is shown on your schedule. Please note that separate garages, outbuildings and conservatories are not covered.
- Emergency, emergencies** - A sudden unforeseen domestic situation which, if not dealt with quickly, would, in **our** opinion:
- make **your home** unsafe or insecure;
 - damage or cause more damage to **your home**; or
 - cause unreasonable discomfort, difficulties or risk to you.
- Contractor, Contractors** - A qualified person who is approved and instructed by **us** to provide domestic emergency repair services.

- Primary heating system** - The main heating system in **your home**, including a domestic boiler, which serves pipework that is not more than one inch wide. This includes the central-heating and hot-water systems, and extends to:
- the programmer;
 - the central heating pump;
 - the hot water cylinder;
 - thermostats; and
 - radiators.
- Insurer** - AGA International SA.
- Period of Insurance** - The period of cover shown
- in **your** most recent policy schedule.

What is Cornhill Direct Home Emergency Assistance?

Cornhill Direct Home Emergency Assistance is designed to provide professional help and contribute towards the cost of repairs if an unexpected **emergency** happens in **your home**.

This section does not cover routine maintenance in **your home**, or complete replacement of the **primary heating system**.

How to make a claim

It is vital that **you** follow these steps to get help and claim the benefits available under Cornhill Direct Home Emergency Assistance if there is an **emergency** that is covered by this section.

- a Stay calm. If the **emergency** involves escaping water or electrical faults, turn off the mains supply immediately. The major public supply authority and the emergency services must be told immediately about any **emergencies** which could potentially result in serious damage or injury.

If **you** suspect a gas leak, turn off the mains gas supply and do not use any electrical switches (off or on) or naked flames (for example, matches). **You** must contact National Grid on 0800 111 999 in these circumstances. See under Gas in **your** phone book.

- b Please phone Cornhill Direct Home Emergency Assistance on 0800 587 9810 within 24 hours of the **emergency** happening. Calls are free and the lines are open 24 hours a day, 365 days a year. (Please note that **your** call may be recorded.)

It is important to remember that **you** must phone Cornhill Direct Home Emergency Assistance first. Please do not make any arrangements yourself as **we** cannot refund any costs if **you** do not get **our** authorisation.

- c Tell **us your** Cornhill Direct Home Emergency Assistance policy number.
- d Give **us** as much information as possible about what has happened so **we** can give **you** advice and arrange the most appropriate help for **you**.

Cornhill Direct Home Emergency Assistance will arrange for an approved **contractor** to come to **your home** and deal with **your emergency**. If an **emergency** is under the heading "Emergencies covered", Cornhill Direct Home Emergency Assistance will arrange to pay the **contractor's** fees (up to the limits under the heading Emergency benefits) direct to the **contractor**. **You** will be responsible for any extra costs, which may or may not be covered by **your** buildings and contents insurance policy. If the **emergency** is not listed under the heading "Emergencies covered" **you** must pay all the **contractor's** fees.

- e **We** must approve overnight accommodation first. **You** must send a receipted invoice, including **your** policy number, to:

Cornhill Direct Home Emergency Assistance
Claims Department
Mondial House
102 George Street
Croydon
CR9 6HD.

Emergencies covered

Please also refer to General exceptions and General conditions which also affect the cover provided under this section.

We will provide help for **emergencies** that happen in **your home** during the period of cover and are caused by one or more of the following.

Electrical supply

The sudden, unexpected and complete failure or breakdown of the electricity supply system.

Primary heating system

Complete failure or breakdown of either the heating or hot-water supply provided by the **primary heating system**.

The heating system must have been properly installed, maintained or repaired as recommended by the manufacturer or installer.

We will expect there to be evidence of servicing and that a valid gas and safety certificate is in force.

Plumbing and drainage

Failure of, or damage to, the plumbing or drainage system which will result in water damage inside **your home**. This includes:

- burst pipes;
- overflowing water tanks;
- blocked waste outlets (including toilets); and
- blocked drains.

Uninhabitable accommodation cover

If no-one can live in **your home** as a result of an **emergency**, **we** will pay all **your** reasonable costs in getting basic accommodation for one night, as long as **we** approve it beforehand.

Uninhabitable accommodation pet cover

If **your home** cannot be lived in because of an **emergency**, **we** will pay for accommodation for one night for **your** domestic pets that normally live within **your home**, as long as **we** approve it beforehand.

Gutters and downpipes

The downpiping and guttering has either failed or been damaged, and flooding or water damage inside **your home** is a likely result of that failure or damage.

Lost keys

The loss of the only available key to the **home** so that **you** cannot replace it or get into **your home**.

Security and glazing

Sudden and unexpected failure of, or damage not caused by **you** to, outside locks, doors or windows which means that **your home** is no longer secure.

Roofing

Damage to the roof of **your home** caused by poor weather conditions or fallen trees.

Vermin

If **you** need to remove rats, mice, cockroaches and wasps or bees nests **from your home** (but not for animals and insects already in **your home** before **you** took out cover).

Emergency benefits

If there is an **emergency** that is covered by Cornhill Direct Home Emergency Assistance, **we** will provide initial advice and arrange for a **contractor** to come to **your home**. **We** will pay up to £250 (including VAT) for each **emergency** towards labour costs (including a call-out charge), materials and parts that are needed for **emergency** repairs in **your home**.

Please note the following:

You must take reasonable care, maintain **your home** and its equipment in good order, and take all reasonable precautions to prevent loss or damage.

If **you** make a fraudulent claim or act fraudulently to get benefit under this section, all benefits will be cancelled.

We may take proceedings, at **our** own expense, in **your** name to get back any amount **we** have paid under this section.

General exceptions

What is not covered

- Any **emergency** arising within 30 days of the policy start date, unless this is a renewal of your Cornhill Direct Home Emergency Assistance Policy.
- Costs **we** have not authorised. Always telephone us first.
- Routine maintenance of equipment, supplies or services in **your home**.
- Repairs to any system, equipment or facility which has not been installed, maintained or repaired according to the manufacturer's instructions or has been incorrectly used or modified, or which is faulty or inadequate as a result of any manufacturer's or designer's fault.
- Materials or labour charges covered by a manufacturer's, supplier's or installer's guarantee or warranty.
- Cesspits, septic tanks and central-heating fuel tanks.
- Any wilful act by **you**, or something **you** fail to do.
- Claims that happen when **your home** is left unoccupied for more than 30 days in a row.
- Claims arising from the interruption, failure or disconnection of public services to **your home** (including the electricity, water or gas supply), however they are caused.
- Claims arising as a result of wear and tear.

- Any destruction or damage to any property or any loss or legal liability directly or indirectly caused by or arising from:
 - radioactive contamination;
 - war, invasion, act of foreign enemy, act of terrorism, hostilities (whether declared or not), civil war, rebellion, revolution, or military or usurped power;
 - riot, violent disorder, civil commotion, strikes or labour disturbances; or
 - pollution or contamination of any kind.
- Any additional loss resulting from a claim covered by this section.
- Any form of solar heating and any non-domestic central heating boiler and associated system or boilers not serviced in accordance with the manufacturer's recommendations. Failure of the **primary heating system** is due to **you** not lighting it or turning it on, or failing to adjust timing or temperature controls.
- Replacement of boilers, heaters, radiators or hot water cylinders.
- Boilers which are over 12 years old or where the work relates to maintenance or a fault in the heating system.
- Blocked toilets and drains not causing water damage inside the property or replacement water tanks or hot-water cylinders.
- Accidental damage to glass or replacement glass.
- Any matters relating to security alarms.
- Flat roofs.

General conditions

We will act in good faith in all **our** dealings with **you**.

We will only pay the benefit under this section if **you** contact **us** first.

1 We will make reasonable attempts to find a suitable **contractor**, as long as the service is not affected by:

- poor weather conditions;
- industrial disputes (official or not);
- failure of the public transport system (including the road network); and
- other circumstances that prevent access to **your home** or otherwise make it impractical to offer the service.

2 We will be entitled to:

- refuse to help if, in **our** opinion, **your home** or services have not been maintained in a safe or serviceable condition;
- decide on the most appropriate way of providing help, although **we** will take account of **your** wishes whenever possible;
- settle **our** part of the claim if **you** have any other insurance covering the same loss or damage; and
- cancel this insurance if **you** give **us** false information or do not give **us** the information **we** need (in such cases **we** will repay any premium that is due to **you**).

3 **You** will be responsible for **contractor's** call-out charges if:

- having asked for help, **you** are not at **home** when the **contractor** arrives; or
- if it is for replacement of boilers, heaters or radiators (boilers which are over 12 years old or where the work relates to maintenance or a fault in the heating system).

4 If **you** need more than the cover provided by Cornhill Direct Home Emergency Assistance, **we** will still offer **you** help up to the section limits shown under the heading "Emergency benefits", but **you** will have to pay excess costs direct to the **contractor** when they provide the service.

5 **We** will arrange to supply and fit replacement parts when they are needed and if they are covered under the section. If **you** ask that better parts are fitted, **you** will have to pay the extra cost. **We** are not responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

6 The laws of England and Wales will apply to this insurance, unless **you** and **we** have agreed otherwise.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please write to:

Customer Support
Mondial Assistance (UK) Ltd
Mondial House
102 George Street
Croydon
CR9 6HD

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service for independent arbitration.

How to contact us

0800 587 9810

24 hour Cornhill Direct Home Emergency Assistance

0844 391 4108

Home Insurance Customer Helpline

open 8am ? 8pm Monday ? Friday
9am ? 3pm Saturday

0844 391 4110

Claims Helpline

open 8am ? 6pm Monday ? Friday
9am ? 1pm Saturday

Calls may be recorded or monitored

www.cornhilldirect.co.uk

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