



Home Assistance Policy

You policy schedule will show if **you** have selected the Home Assistance cover option.

You should also read the general exclusions and conditions shown in your home insurance policy as they apply to all the cover options **you** have selected. This cover option also includes definitions, conditions and exclusions that are specific to this cover option.

Status Disclosure

This policy is provided on behalf of Co-op Insurance Services. Co-op Insurance Services is a trading name of Co-op Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority under register number 779364.

This Co-op insurance policy is arranged by Affinity Insurance Solutions Limited (AISL) which is an Appointed Representative of Insurance Factory Ltd (IF). AISL is registered in England and Wales with registration number 12486813. Registered office: 45 Westerham Road, Bessels Green, Sevenoaks, TN13 2QB.

IF is registered in England and Wales with registration number 02982445. Registered office: 45 Westerham Road, Bessels Green, Sevenoaks, TN13 2QB. IF is authorised and regulated by the Financial Conduct Authority under register number 306164.

AISL appears on the Financial Services Register under number 927000.

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This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register

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

Definitions

Wherever the following words and phrases appear in bold in the Home Assistance cover option they will always have the following meanings:

Access

Gaining the necessary **access** to resolve the **emergency**.

Authorised Contractor

A tradesperson authorised by **us** to assess **your** claim, and carry out repairs in **your home** under the Home Assistance cover option and under **our** delegated authority.

Covered / Insured Events

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

Emergency

A sudden and unforeseen incident in **your home** which immediately; exposes **you** or a **third party** to a risk to health or; Creates a risk of loss or damage to **your home** and/or any of **your** belongings or; Makes **your home** uninhabitable.

Emergency Repair/s

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

Home

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

Insured / You / Your

You, the policyholder, and /or any member of **your** immediate family normally living at **your home**.

Period of Insurance

One year from the start or renewal date shown on **your** policy schedule. If a mid-term adjustment has been made, the date on **your** new policy schedule.

Permanent repair

Repairs and/or work required to put right the fault which caused the **emergency** on a permanent basis.

Reimbursement Basis

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/**authorised contractor's** fully itemised invoice, **we** will pay **you** up to £500 including VAT as a contribution to a repair which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim.

Reinstatement

Making good any damage caused to the fabric of **your home** as a result of **trace** and **access**.

Temporary Repair

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

Third Party

Any party other than the policyholder or **our authorised contractor**.

Trace

Identifying and locating the source of the **emergency**.

United Kingdom

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

We / Us / Our

Affinity Insurance Solutions Limited together with AXA Assistance (UK) Limited who will arrange for **you** to receive the Home Assistance services described in this policy using authorised contractors.

How to make a claim

Please call **us** as soon as **you** are aware of the **emergency**. If **you** have just taken out the Home Assistance cover option **you** cannot claim within the first 14 days unless **you** are renewing an existing policy which already includes this cover option.

To obtain assistance, contact the 24 hour emergency helpline on:
0345 607 6472

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

What will happen next:

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

- Advise **you** how to protect **yourself** and **your home** immediately;
- Validate **your** policy and arrange for one of **our** authorised contractors to get in touch with **you** to make an appointment or in some circumstances **we** may agree to settle **your** claim on a **reimbursement basis**;
- **We**, along with **our** authorised contractors under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey;
- **We** will organise and pay up to £500 per claim including VAT, call out, labour, parts and materials to carry out an **emergency repair**;
- In the event of **your home** becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £250 including VAT towards the cost of **your** (including **your** pets) accommodation including transport, on a **reimbursement basis** to be arranged in **your** local area;
- **We** would always recommend that **you** arrange for a **permanent repair** to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **emergency repair** and contained the **emergency** for **you**, as this may only provide a temporary solution to the problem.

Conditions (Home Assistance)

Claims under the Home Assistance cover option can only be made by **you**, **your** immediate family, lodger or anyone calling on **your** behalf.

If the **emergency repair** costs more than £500, **we** will require **you** to contribute the difference, or subject to **our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, **we** will pay **you** up to £500 including VAT as a contribution to a repair which **you** will arrange **yourself**, taking account of costs already reasonably incurred by **our authorised contractor**, for the initial visit. This will be in full and final settlement of **your** claim.

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

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

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

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to £500 including VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. If a new boiler or heating system is installed, **you** will also need to provide the make, model, serial number and Gas Council number.

We will only reimburse the cost of the **emergency repair** applicable under the Home Assistance cover option.

Other insurance

If **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **we** will only pay **our** share of the claim.

Getting our claims costs back

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under the Home Assistance cover option to get back the payments that **we** make.

Anyone making a claim under the Home Assistance cover option must give **us** any help and information that **we** need.

Parts availability

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

We may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control.

In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

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

Insured events

What is covered	What is not covered
<p>We will only pay for the emergency repair.</p> <p>We will not pay for any damage caused by the emergency.</p> <p>The emergencies listed below are covered under this policy:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of emergency repairs you can claim for.</p> <p>Please read them carefully to ensure this cover meets your needs. We do not wish you to discover after an emergency has occurred that it is not covered under the policy.</p> <p>The following incidents are NOT covered under the Home Assistance cover option:</p>

A. Plumbing

What is covered	What is not covered
<p>An emergency relating to leaks from:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps; or</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none">- Your toilet;- Pipes leading to and from the shower or bath;- Internal section of the overflow pipe;- Central heating water pipes.	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basin;</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;</p> <p>Repairing or replacing instant boiling water taps;</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the home;</p> <p>Dealing with temporarily frozen pipes;</p> <p>The cost of reinstatement, resulting from trace and access.</p>

Insured events (continued)

B. Drainage

What is covered	What is not covered
<p>An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>Below is a list of emergencies that you would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage.</p> <p>You will still be covered if you do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided you are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the home);</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning your drains and any descaling of your drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;</p> <p>The cost of reinstatement, resulting from trace and access.</p>

C. Failure of internal electrics

What is covered	What is not covered
<p>Failure of your electrics rendering your home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the home.</p>

Insured events (continued)

D. Security

What is covered	What is not covered
<p>An emergency relating to windows, external doors, locks or keys which creates an immediate risk to the health or safety of you or a third party, or leaves your home unsecure.</p> <p>Windows Broken and cracked windows which result in the home not being secure.</p> <p>We will undertake an emergency repair using boarding or similar material to resolve the immediate security risk.</p>	<p>Windows, keys and locks Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the home is therefore secure</p>
<p>Keys and locks Gaining access to, or securing your home through an external door where you have no alternative means of access to, or securing your home due to:</p> <ul style="list-style-type: none">- lost or damaged keys;- keys broken in locks;- stolen keys;- failure of the external locking mechanism to the door; <p>keys accidentally locked inside your home where you require emergency access to your home.</p> <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the emergency).</p>	

Insured events (continued)

E. Boiler and heating system

What is covered	What is not covered
<p>Complete/partial/intermittent failure or breakdown of your primary heating/hot water system, resulting in no hot water and/or heating.</p> <p>We will also cover you for:</p> <ul style="list-style-type: none">- A loss of water pressure within a boiler due to a fault;- A water leak from the boiler/heating system;- The inability to manually switch off your boiler <p>Included:</p> <p>Domestic gas boiler within your home, the output of which does not exceed 60kW. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, and temperature pressure controls;</p> <p>Claims related to other forms of primary heating, such as renewable technologies in your home or fuels used such as oil, LPG, solid fuel, electric boilers and solar, may be settled on a reimbursement basis if an authorised contractor is not available at the time in your local area.</p>	<p>Commercial boilers or heating systems with an output of over 60kW/hr;</p> <p>Any heating system which is not wholly situated within your home or is shared with neighbouring dwellings;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>Thermostatic radiator valves;</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flare;</p> <p>Any costs for the repair of your heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Boilers which are still working, but you suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to our authorised contractor;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of your boiler or main heating system;</p> <p>Any repair or replacement of under floor heating systems, warm air units, air or ground source heat pumps.</p> <p>Any fault arising due to sludge/scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if you reside in a hard water area (as per the Local Water Authority);</p>

Insured events (continued)

E. Boiler and heating system (continued)

What is covered	What is not covered
	<p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been maintained or in accordance with manufacturers' instructions. It is your responsibility to check the requirements for your specific appliance;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time.</p>

Insured events (continued)

F. Boiler and heating system – beyond economical repair

What is covered	What is not covered
<p>If in the opinion of our authorised contractor, we are unable to repair your boiler/hot water system, we will pay you £250 towards buying a replacement boiler or heating system. This can be claimed on a reimbursement basis within 90 days of our attendance at your home;</p> <p>Your boiler/hot water system may be deemed beyond economical repair (BER) if:</p> <p>The total cost of parts to repair it (including VAT) exceeds 85% of the manufacturer's current retail price of: the same or equivalent model of your boiler bought as new; or, if this is not available, a new boiler of the same or similar make, model and output as your boiler, where the average current retail price of parts required to complete the repair is based on the cost of such parts obtained through our nominated UK suppliers.</p> <p>If we are unable to repair your boiler/hot water system and you choose to not replace it, cover under this section will no longer apply.</p> <p>If you have recently moved into your home, we recommend that a service is carried out on your boiler and central heating system.</p>	<p>We will not pay the contribution to a new boiler if the parts needed to repair your existing boiler are obsolete.</p>

G. Pests

What is covered	What is not covered
<p>Removal of rats, mice, wasps and hornets, where evidence of infestation in your home has been found.</p>	<p>Pests found outside your home, such as in detached garages and outbuildings.</p> <p>Failure to follow recommendations made by us or by our authorised contractor on pest prevention or hygiene measures or elimination and blockage of entry points.</p>

Insured events (continued)

H. Temporary heating

What is covered	What is not covered
<p>If you have no heating and a part needs to be ordered following the engineer's first visit, or if we are unable to repair the boiler/heating system, you have the option to either purchase heaters up to a value of £50 inc VAT on a reimbursement basis. These heaters are yours to keep.</p> <p>Alternatively we can deliver two temporary heaters to your home.</p>	

General exclusions

We will not cover the following:

1. A repair if **you** are aggressive towards **our** authorised contractors or staff or impede or prevent **access** to **your home** at reasonable times to complete the repair.
2. Loss or damage arising from emergencies which were known to **you** before the start date of the Home Assistance cover option.
3. Any loss where **you** did not contact **us** to arrange repairs.
4. Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company.
5. Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days.
6. Any defect, damage or failure caused by:
 - i) modification or attempted repair to all or any part of **your** property by **you** or **your** own contractor which results in damage to that or another part of **your** property;
 - ii) failure to comply with recognised industry standards;
 - iii) **your** or **your** contractor 's malicious or wilful action, misuse or negligence.
 - iv) where **you** have failed to follow remedial advice from **our authorised contractor**.
7. Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.
8. Any loss or damage arising from structural problems as a result of any form of subsidence, landslip, heave, bedding down of new structures, demolition, alterations to **your home** or the use of defective products.
9. Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty.
10. The Home Assistance cover option does not cover normal day to day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **emergency**.
11. Loss or damage resulting from remedial work which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised **third party** authority, such as **your** local water authority, utility company or boiler manufacturer.
12. Any defect, damage or breakdown directly caused by **third party** interference, (unless carried out by **our authorised contractor**) including attempted repairs or modifications which do not meet recognised industry standards.
13. No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance.
14. Cost of **trace** and **access** to locate the source of the **emergency**.
15. Any boiler inspections or any other **emergency** repairs where asbestos may be disturbed.
16. The removal of asbestos.

General exclusions (continued)

17. The cost of **reinstatement**, resulting from **trace** and **access**.
18. When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition.
19. Where Health and Safety regulations, adverse weather, or a risk assessment that has been carried out, prevent **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**.
20. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
21. Repairing or replacing a faulty or non-functional smart device. **You** should contact **your** chosen smart device installer.

Renewal and cancellation rights

Renewals

Before the end of **your** current Home Assistance policy, **we** will write to **you** to tell **you** about any changes to what is included in **your** agreement or any changes to **our** prices for the next year.

Unless **you** tell **us** when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year if **you** have chosen to pay by Direct Debit.

Cancellation – Your Rights

If **you** find that this cover does not meet **your** needs, please contact Co-op Insurance Services Limited on 03457 46 46 46 within 14 days of receiving this document to arrange for **us** to cancel this policy. As long as **you** haven't made any claims, **you** will receive a refund of any premium paid, less a proportionate charge for the number of days for which **we** have provided cover.

If **you** cancel the policy outside the 14 day period, as long as **you** have not made any claims, **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy.

Cancellation – Our Rights

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

- If **you** fail to make payment of premiums **we** will send **you** a reminder to do so. If **we** do not receive payment after two reminders **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- If **you** refuse to allow **us** reasonable access to **your** home in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or authorised contractors.

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

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

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

We may cancel this policy with immediate effect if:

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

We will continue to honour any claims made before cancellation.

Fraud, misrepresentation and non-disclosure

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

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may;
- Cancel or void **your** policy and all other policies which **you** hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;
- Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

Complaints procedure

If **you** are not satisfied with any aspect of this policy or **our** service, **you** should in the first instance direct **your** complaint to:

Customer Relations Manager
AXA Assistance
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
UK.

or **you** can phone **us** on : 01737 815 913

or **you** can email **us** at :

homeemergencycomplaints@axa-assistance.co.uk

We will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution.

If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
UK

E-mail: complaint.info@financialombudsman.org.uk

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

FSCS

Inter Partner Assistance S.A. UK Branch is a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. You can get more information at: www.fscs.org.uk

Data Protection

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

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

These activities may include;

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

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

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

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

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

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

Data Protection Officer

The Quadrangle

106-118 Station Road

Redhill

RH1 1PR

UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at:

www.axa-assistance.co.uk

Alternatively, a hard copy is available from **us** on request.

Alternative Format

Please contact **us** in writing or by phone on 03457 46 46 46 if you would like to receive these terms and conditions in an alternative format, for example on audio tape or in large print.