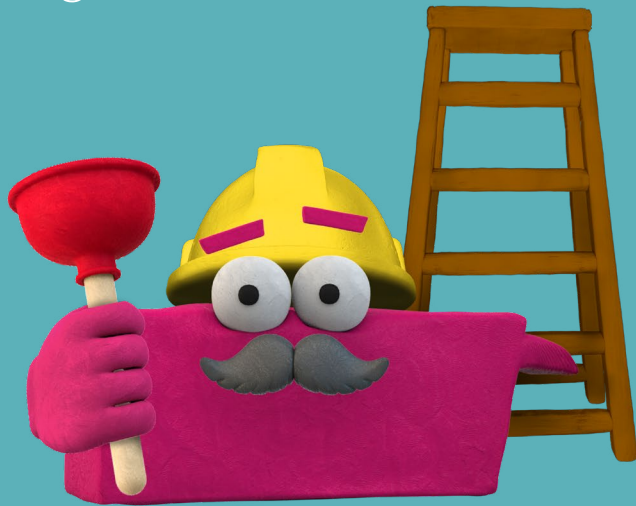


Home Emergency Plus

policy wording



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How to arrange emergency assistance

You must report all possible claims to our claims helpline service.
We're open all day, every day for 365 days a year.

Claims helpline service: 0330 0600 681

When should I make a claim?

You should use this policy if **you** need help in certain **emergency** situations at **your home** (described under covers 1 to 9).

If **you** discover an **emergency** at **your home** that is covered by this insurance, please contact the claims helpline service within 48 hours (unless **you** can provide proof that significant circumstances prevented **you** from contacting **us** within this time).

If an **emergency** could result in serious damage and there is a risk to life or health, contact the appropriate supply company or the **emergency** services (or both). If there is a gas leak, call the National Gas Emergencies number immediately on 0800 111 999.

This policy does not cover everything that **you** might consider to be an **emergency**. It is not a maintenance policy and so does not provide cover for routine maintenance to **your home**, which **you** should carry out and pay for. This includes replacing parts that wear out over a period of time, descaling water pipes or mending leaking taps.

Arranging help in an emergency

1. Call the **claims helpline service**. Quote **your** policy number (which **you** can find on **your schedule**) and provide **us** with details of the problem.
2. **We** will tell **you** what **you** can do to protect yourself and **your home**.
3. **We** will send a **contractor** to **your home** as soon as possible, as long as there are no circumstances that would make **emergency work** impossible, such as no access to **your home** or extreme weather conditions.
4. The **claims helpline service** and the **contractor** will decide when and how the **emergency work** is carried out. They will consider **your** circumstances, while making sure that any **emergency work** is carried out as soon as possible, bearing in mind any health and safety issues.
5. The **contractor** will charge the cost of all work covered by the insurance direct to **us** but they will ask **you** to pay for the following.
 - 5.1. Call-out charges if, when the **contractor** arrives, there is no-one at the **home** who has authority to agree to any work that may need to be carried out.
 - 5.2. All charges over the claim limit or any work not covered by this insurance. The **contractor** will tell **you** about these costs before any work is carried out.
 - 5.3. Any extra costs for work **you** have asked the **contractor** to carry out (for example, fitting replacement parts or using parts which are of a higher standard than the original).
6. There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. **We** are not responsible for any inconvenience this may cause. However, if this happens **we** will provide a suitable alternative to contain the **emergency** and make sure **your home** is safe. Spare or replacement parts may not be from the original manufacturer.

7. When **we** carry out a repair, **we** will leave **your home** safe and in a condition that is suitable for living in, but **we** will not be responsible for putting it back to its original condition.
8. In some circumstances **we** may find it difficult to send a **contractor** to **your home** or deal with **your emergency** within a reasonable timescale.

In these circumstances, **we** may agree that **you** can arrange for **your own contractor** to deal with the **emergency** and **we** will refund their charges. **You** must get **our** permission before arranging for a **contractor** to deal with the **emergency**, and the most **we** will pay is £500 (including VAT).

If **you** arrange for **your own contractor** to carry out any work, please provide an invoice or receipt from them to support **your** claim for a refund.

The invoice or receipt must show each cost separately.

We will only refund the cost of the **emergency work** that is covered under the policy.

9. If **you** ask a **contractor** to carry out any work before contacting the **claims helpline service**, any costs involved are not covered by this insurance.
10. If it is not possible to confirm **your** claim is valid when **you** call the **claims helpline service**, **we** may ask **you** to provide **your** credit-card or debit-card details, which **we** may then use to take payment if the cost of the call-out and any necessary repairs are not covered by this insurance.

Important policy information

Guidance

This policy is a contract of insurance between **you** and **us**, and is made up of this booklet together with the **schedule** that **we** have issued to **you**.

We agree to provide cover in line with the terms and conditions set out in this policy.

You agree to pay the premium for the **period of insurance** and to keep to the conditions of the policy. If **you** do not do this, the contract may not be valid and **you** may not be able to make a claim.

You have the right to cancel any cover **you** have bought at any time during the **period of insurance**. Please see page 9 for more details.

We have designed this policy booklet carefully to help **you** understand the cover **we** will provide. Please take the time to read the policy and make sure that the cover meets **your** needs.

If **you** want to change anything or if there is anything **you** do not understand, please contact **us** on 0330 0600 601.

If **you** require, **you** can get this and other documents from **us** in large print or audiotape by contacting **us**.

Your insurer

We have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C67694.

For and on behalf of Policy Expert

A handwritten signature in black ink, appearing to read 'Tony Deacon', with a stylized flourish at the end.

Tony Deacon

Definitions

The following definitions have the same meaning wherever they appear in **your** policy or **your schedule**. They will always appear in bold font.

Boiler and controls

The main heating or hot-water system in **your home**.

This includes:

1. a single domestic boiler and any controls which form part of the boiler;
2. all parts in the boiler that were fitted by the manufacturer, including the programmer, central-heating pump, motorised valves, main flue and hot-water cylinder;
3. room thermostats; and
4. hot-water pipes.

This does not include:

1. any form of solar heating;
2. air-conditioning units;
3. any non-domestic system;
4. any heating system that isn't completely situated in **your home** or which **you** share with **your** neighbours; and
5. open fires.

Claims helpline service

The helpline service which Trinity Claims operate to help **you** in an **emergency**.

Claim limits

1. **We** will pay up to £500 (including VAT) for each claim for **emergency work** for covers 1 to 9. **We** will make the payments direct to the **contractor**.
2. **We** will also pay **you** the following amounts for cover shown in the More cover section in this policy.

Boiler-replacement contribution:

- Boilers aged up to four years – up to £500 (including VAT) in any one **period of insurance**.
- Boilers aged five to seven years – up to £300 (including VAT) in any one **period of insurance**.
- Boilers aged eight to 10 years – up to £200 (including VAT) in any one **period of insurance**.
- Boilers aged 11 years and over – up to £150 (including VAT) in any one **period of insurance**.

Alternative-heating contribution:

- Up to £100 (including VAT) in any one **period of insurance**.

Overnight accommodation:

- Up to £250 (including VAT) in any one **period of insurance**.

Contractor

A suitably qualified person, company or organisation approved and instructed by the **claims helpline service** to carry out **emergency work**.

(This may include a local authority in the case of cover 8 – Pest infestation.)

Emergency

A sudden and unexpected incident in **your home**, which means that immediate action is needed to:

1. make **your home** safe or secure;
2. prevent damage or further damage to **your home** and its contents; or
3. provide **your home** with essential services such as heating, lighting or water, or relieve any difficulty or risk to **your** or someone else's health.

Emergency work

The reasonable efforts a **contractor** makes to deal with an **emergency** during a visit to **your home**. This will be a **temporary repair** or, if it can be done at a similar cost, a **permanent repair**.

The **contractor's** cost for **emergency work** is limited to:

1. call-out charge;
2. labour charge for the repair; and
3. the costs of parts and materials

Home

Your main residence, at the address shown in **your schedule**, which must be within the **territorial limits** and used for domestic purposes.

Home does not include any detached garage, garden or outbuilding, shed or greenhouse.

Period of insurance

The **period of insurance** shown in the **schedule**.

Permanent repair

Repairs or work needed to permanently deal with the cause of the **emergency**.

We will only carry out a **permanent repair** if the costs involved are similar to the costs of doing a **temporary repair**.

Any parts and materials which **our** contractors install during a **permanent repair** are guaranteed for 12 months.

Schedule

The document which provides details of **you** (the policyholder) and is attached to and forms part of this policy.

Temporary repair

Repair work that is needed immediately to stop further damage being caused by the **emergency**.

You must replace a **temporary repair** with a **permanent repair**.

If an item cannot be repaired, **we** will not replace it. If an item (for example, a sink or toilet) needs replacing, **you** will be responsible for doing this.

Territorial limits

The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), the Channel Islands and the Isle of Man.

Uneconomical

A repair is considered to be **uneconomical** if the cost to repair the item (including parts and labour) is more than 75% of the cost of replacing the item as new.

We, us, our

Policy Expert on behalf of QIC Europe Limited.

You, your

The person named in the **schedule** as the policyholder.

General conditions

1. Changes we need to know about

Under the Consumer Insurance (Disclosure and Representations) Act 2012, when taking out this policy **you** must take care to give accurate and complete answers to all questions **we** ask and make sure that all information **you** give **us** is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible.

If **you** do not tell **us** if any of **your** answers change, this may mean that **your** policy is not valid and that **you** may not be covered if **you** make a claim.

You must contact **us** if there is a change to **your** circumstances, for example:

1. if **your** address changes; or
2. if the property is no longer **your** main **home**.

2. Cancellation

If **you** decide that, for any reason, this policy does not meet **your** insurance needs, **you** may cancel it at any time by letting **us** know.

Post: Policy Expert
Customer Relations
Silbury Court West
352-390 Silbury Boulevard
Milton Keynes
MK9 2AF
Phone: 0330 0600 601

Our refund and fees policy

If **you** return the policy to **us** within 14 days of the date of issue, as long as **you** have not made a claim, **you** will be entitled to a full refund of **your** premium.

If **you** want to cancel **your** policy after 14 days, as long as **you** have not made a claim, **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for. **You** may have to pay a cancellation fee.

Any administration fees, including cancellation fees, are set out in **our** terms and conditions.

Our right to cancel your policy

We have the right to cancel **your** policy at any time if there is a valid reason for doing so (for example, if **you** haven't given **us** the correct information) by sending 14 days' notice to **you** at the last address **we** have on file for **you**. **We** will not give **you** notice if **you** have committed fraud.

We will tell **you our** reason for cancelling the policy.

As long as **you** have paid the premium in full, **you** will be entitled to a refund of any premium **you** have paid that relates to the period shown on the insurance documents that has not yet passed (unless **we** cancel **your** policy because of fraud).

We do not have to accept any application **you** make to renew the insurance.

3. Reporting claims

You must report all possible claims to the **claims helpline service**, which will provide advice and support.

We will not accept responsibility if the claim helpline service fails for reasons beyond **our** control.

4. Access

You must give **us** reasonable access so that **we** can carry out work that is needed under this policy.

For example, if **your** boiler is in the loft, **you** must make sure there is a safe ladder and adequate lighting.

You must follow any advice given by the **claims helpline service** or the **contractor**, including removing furniture if this is necessary.

5. Contracts (Rights of Third Parties) Act 1999

Any person, company or business who is not named on this policy will not have any rights to enforce any terms or conditions of this policy. This will not affect any other rights that person, company or business has apart from under this act.

6. Due care

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

7. Repairs

If **we** have carried out a **temporary repair**, **you** will be responsible for carrying out repairs or work to permanently deal with the cause of the **emergency**.

If **you** fail to carry out the **permanent repair**, **you** will not be insured for any further **emergency work** of a similar nature.

During a repair **we** may identify extra work that is needed to bring **your home** up to regulatory standards. The extra work is not covered by this policy.

We will not be able repair any items that have been recalled by the manufacturer.

We will take all reasonable steps to avoid damaging **your home** while carrying out **your** repair.

8. Fraud

In order to protect **our** customers from the cost of fraud, **we** work to detect and prevent fraud.

We expect **you** and anyone acting for **you**, to act honestly.

If **you** or anyone acting for **you** deliberately provides information as part of **your** application that is not true and complete to the best of **your** knowledge and belief, this insurance will not be valid.

If **you** or anyone acting for **you** makes any false or fraudulent claim or uses false, fraudulent or stolen documents, devices or statements to support a claim or any part of a claim, **we**:

1. will not be liable to pay the fraudulent claim;
2. may recover any sums **we** have paid to **you** for the fraudulent claim; and
3. may end the policy with effect from the date of the fraudulent act and keep all premiums **you** have paid. **We** will give **you** written notice if **we** do this.

We have the right to recover from **you our** and **our** representatives' costs in investigating any fraudulent claim. If this insurance becomes void because of fraud or **we** suspect that a crime may have been committed in respect of this policy, **we** have the right to tell the police or other relevant authority.

9. Law

This policy will be governed by and managed in line with the laws of England and Wales unless **you** live in Scotland, in which case the laws of Scotland will apply. If **you** live in the Channel Islands, the relevant laws governing the Channel Islands will apply.

10. Notices

Any letter or notice about this insurance will be properly issued if it is sent to the last-known address of the person meant to receive it.

11. Your obligation

Our liability to make any payment under this policy will depend on **you** meeting the terms and conditions of this insurance.

12. Recovering costs

We may take proceedings at **our** own expense, in **your** name, to recover any amounts **we** have paid under this insurance.

13. Other insurance

We will not pay any claim that would be covered under any other insurance policy if this policy did not exist.

14. Renewal

During the month before **your** policy is due to end **we** will let **you** know by phone, letter or email if **we** are able to continue offering **you** insurance.

If **we** offer to renew **your** current policy, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'.

We will always tell **you** whether or not **we** intend to renew **your** cover automatically. **We** will do this before **we** take full payment. This does not affect **your** right to cancel this policy in line with **our** cancellation policy.

Our renewal offer will include the premium and any changes in the terms and conditions for the next period.

If **you** do not want to renew **your** insurance, please let **us** know before the renewal date of **your** policy.

If **we** are unable to offer to renew **your** policy, **we** will write to **you** at the last address **we** have on file for **you**.

We strongly advise **you** to review **your** policy each year to make sure **you** have suitable cover in place.

What's covered

Depending on the terms, conditions and exclusions of this policy, **we** will pay up to the claim limit for **emergency work** if the following incidents happen in **your home** during the **period of insurance**.

Cover 1 – Boiler and heating system

An **emergency** relating to all or part of **your** central-heating system or **your boiler and controls** failing, caused by a breakdown or leak.

We don't cover:

1. any boiler with an output of over 60 kilowatts;
2. lighting boilers, operating them correctly, or adjusting the time or temperature controls;
3. descaling and any work (including power flushing) that is needed as a result of hard-water deposits or damage caused by hard water or sludge from corrosion;
4. bleeding or clearing the airlocks from any radiators;
5. repairing heated towel rails;
6. repairing any appliance that is not designed for heating (for example, a cooker);
7. any boiler or system that has not been serviced by an authorised tradesman in the last 15 months, in line with the manufacturer's recommendations (**we** will need proof of the service before **we** carry out any work);
8. repairing any boiler that **we** assess to be **uneconomical**;
9. any loss or damage caused as a result of lack of fuel;
10. adjusting the water pressure; or
11. repairing any underfloor heating system.

We will not replace any item that cannot be repaired (for example, **we** will not replace water tanks, cylinders, radiators or radiator valves).

Cover 2 – Plumbing

An **emergency** relating to a blocked or damaged:

1. hot- or cold-water pipe inside **your home** (including the section of the overflow pipe that is inside **your home**);
 2. cold-water storage tank;
 3. pipe leading to or from any fixed sink, shower, bath or toilet;
 4. flexible pipe leading to or from a washing machine or dishwasher; or
 5. central-heating water pipe;
- all of which are inside **your home** and **you** are responsible for.

We don't cover:

1. repairs to any outside pipes and taps;
2. repairs to overflows which are not causing water damage inside **your home**;
3. descaling and any work arising from deposits of hard-water scale;
4. any dripping or leaking taps, nozzles or any other parts of the plumbing system where water is safely escaping down a drain;
5. repairs to dripping or leaking radiators;
6. failure of waste-disposal units;
7. frozen pipes which have not caused any damage;
8. water leaking from swimming pools or hot tubs; or
9. repairs to domestic appliances that are leaking water, other than from pipes outside the appliance.

We will not replace any item that cannot be repaired.

Cover 3 – Toilets

An **emergency** relating to any toilet in **your home** if this is caused by:

1. damage to the flushing mechanism of **your** toilet;
or
2. **your** toilet being blocked.

You will still be covered if **you** have another working toilet.

We don't cover:

1. blocked toilets, if the blockage has been caused by deliberate misuse;
2. saniflow toilets or similar systems; or
3. the cost of replacement ceramics.

Cover 4 – Drainage

An **emergency** relating to blocked or damaged waste pipes or external drains within the boundaries of **your home** which **you** are responsible for, if the **emergency work** can be done by jetting (where water is flushed through the pipe) or rodding (where a cable is inserted into the pipe) to try to clear the blockage.

We don't cover:

1. public sewers, drains and pipes which are maintained by local utility companies or under a service agreement;
2. guttering, roofs and rooflines;
3. soakaways;
4. damage to drains caused by structures which do not meet local building regulations; or
5. cleaning or descaling **your** drains and any work that is needed as a result of deposits of hard-water scale.

Cover 5 – Electrics

An **emergency** relating to all or part of the permanent electricity supply in **your home** failing (for example, failed wiring to sockets, switches and light fittings).

We don't cover:

1. the interruption or disconnection of public services to **your home** for whatever reason;
2. wiring that is outside **your home**, including outside lighting and any electricity supply to outbuildings or garages;
3. replacing light bulbs or fuses in plugs and any other routine tasks to maintain items which use electricity;
4. failure of the electricity supply to burglar or fire alarms, CCTV systems or garage doors;
5. breakdown, loss, damage or repairs to domestic appliances;
6. wiring or electrics in shared areas;
7. the plumbing and filtration system for swimming pools; or
8. solar-powered electricity systems.

Cover 6 – Gas pipes inside your home

An **emergency** relating to the failure of the gas supply inside **your home**, from the gas meter to one or more gas appliances. If **you** think **you** have a gas leak, **you** should call the National Gas Emergencies number immediately on 0800 111 999.

We don't cover:

1. the interruption or disconnection of public services to **your home** for whatever reason;
2. breakdown, loss, damage or repairs to domestic appliances; or
3. any pipe that **you** are not responsible for.

Cover 7 – Securing your home

An **emergency** which makes **your home** insecure, if this is caused by:

1. broken or cracked windows on the outside of **your home**;
2. damage to any outside door of **your home**; or
3. failure of or damage to any lock on outside doors or windows in **your home**.

We don't cover:

1. locks on windows which cannot be accessed; or
2. any damage caused deliberately by **you** or **your** family.

Cover 8 – Pest infestation

Removing and controlling the following inside **your home**.

1. Wasps' nests
2. Hornets' nests
3. Mice
4. Rats
5. Cockroaches

We will only pay for two incidents in any **period of insurance**.

We don't cover:

1. repeat claims where **you** have failed to follow previous guidance from **us** or the **contractor** designed to prevent continued or further infestation;
2. damage caused by the pests; or
3. removing bees or beehives.

Bees are not seen as pests and so cannot be treated in the same way as hornets or wasps.

(If **you** have a swarm of bees, or bees at **your** property, **you** should contact the British Beekeepers Association for guidance. Visit their website at www.bbka.org.uk for contact details.)

Cover 9 – Roofing

Sudden and unexpected damage to the roof of **your home** (for example, tiles blown off in bad weather), if damage has been caused (or is likely to be caused) to the inside of **your home** by water entering.

We don't cover:

1. water leaks that are caused by poor roof maintenance, blocked guttering or wear and tear.

More cover

1. Boiler-replacement contribution

If **we** have accepted a claim under cover 1 – **Boiler and controls** and **we** and the **contractor** believe it is **uneconomical** to repair **your** boiler, **we** will contribute towards the cost of a brand new like-for-like replacement.

The most **we** will contribute is 50% of the cost of a replacement boiler or the amounts shown under **claim limits**, whichever is less.

We can arrange to buy a new boiler on **your** behalf. If **we** do this **we** will take **our** contribution from the cost **you** have to pay for the new boiler. Or, if **you** prefer, **you** can claim **our** contribution by sending **us** a copy of **your** receipt for the new boiler within 90 days.

2. Alternative-heating contribution

If **we** have accepted a claim under cover 1 – **Boiler and controls** and it is not possible to get **your** heating working within a six-hour period, **we** will contribute towards the cost of buying or hiring alternative heating sources if **we** consider this necessary given the temperatures in **your home**.

You must provide an original receipt for the alternative heating.

3. Overnight accommodation

If **we** agree that **your home** is not fit for **you** to stay in overnight as a result of an **emergency**, **we** will pay for overnight accommodation (on a room-only basis) for **you**, **your** family and any pets normally living with **you**.

We will also cover travel expenses to that accommodation.

You must provide original receipts showing these costs.

We don't cover:

1. the cost of overnight accommodation for anyone who is not a member of **your** family and does not permanently live with **you** in **your home**.

General exclusions

We will not be responsible for costs arising from or in connection with the following.

1. Circumstances **you** knew about before the start date of this insurance.
2. Costs which **we** have not agreed to.
3. An incident if, when **we** come out to **your home**, it becomes clear that the incident is not an **emergency**.
4. Any incident that **you** do not report to **us** immediately when **you** discover it.
5. Any system and equipment (including boilers) which has not been properly installed or repaired correctly by an authorised tradesman in line with the manufacturer's instructions.
6. Any equipment that has been used incorrectly, modified or tampered with, or which is faulty or inadequate as a result of any underlying or repeated manufacture or design fault.
7. Replacing or adjusting any decorative or cosmetic part of any equipment.
8. Improvements, including work that is needed to bring any equipment up to the current regulatory standard.
9. Any damage caused by **our contractor** gaining access to **your home** or dealing with **your emergency**.
10. Cesspits, septic tanks or fuel tanks.
11. Anything **you** have deliberately done or failed to do. This includes neglecting or failing to maintain **your home** or any equipment inside it.
12. Any claims made in the seven days immediately after **you** first move into **your home**.
13. Any claims which arise within the first seven days after the start date of this insurance, unless **you** held equivalent insurance immediately before the start of this policy.
14. Any loss or damage which happens when **your home** has been left unoccupied for more than 30 days in a row.
15. Materials or labour charges which are covered by a manufacturer's, supplier's or installer's guarantee or warranty.
16. Any damage caused to personal items or **your home** by the **emergency** or consequential (indirect) loss of any kind.
17. The cost of investigating and accessing the source of the **emergency**. If **we** cannot see and identify the source of the leak, **we** will not accept **your** claim.

If investigation work is needed, **you** should be able to set up a claim to pay for this work under **your home** insurance policy. **You** will need to pay an excess, which is an amount **you** have to pay towards the cost of any claim. The amount of the excess will be shown on the **schedule** for **your home** insurance policy.

18. Any system or equipment that has reached the end of its expected working life, or any damage caused by any system or equipment that has reached the end of its expected working life.
19. Any **permanent repair** costs which are higher than the cost of carrying out a **temporary repair**.
20. If **we** have carried out a **temporary repair**, any future repairs for the same damage or to the same system, unless **you** carried out a **permanent repair** that was up to regulatory standards.
21. Any property that is used for any trade, professional or business purposes, except for business administration purposes.

22. Any situation which, due to health and safety, a specialist person needs to deal with (for example, where asbestos is present).
23. Normal day-to-day maintenance of equipment in **your home**, which **you** are responsible for.
24. Any loss or damage arising from structural problems that are caused by subsidence, landslip or heave.
25. Any consequence of a computer virus, including electronic data being lost, destroyed, distorted, altered, or otherwise corrupted, however this is caused.
For the purposes of this policy, electronic data means facts, concepts and information stored in a form that can be communicated, interpreted, or processed by electronic or electromechanical data-processing or other electronically controlled hardware, software and other coded instructions for processing and using data, or directing and using this equipment.

For the purposes of this policy, computer virus means a set of corrupting, harmful or otherwise unauthorised instructions or code (whether or not these have been introduced maliciously), which spread through a computer system or network.

26. Any direct or indirect consequence of being exposed to radiation or contamination by nuclear material, or the radioactive, toxic, explosive or other dangerous or contaminating properties of any radioactive material, or any device or weapon which uses atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter.
27. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any legislation which amends or replaces that act. An act of terrorism includes any action (or preparing for or threatening to take any action) designed to influence the government of any nation or any political party or for political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group of people (whether they are acting alone or on behalf of or in connection with any organisation or government), and which:
 - involves violence against at least one person;
 - involves damage to property;
 - puts the life of anyone not committing the action in danger;
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system. This policy also does not cover any loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.
28. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war is declared or not), rebellion, revolution, insurrection, military or usurped power, or **your** belongings being confiscated, nationalised, taken, destroyed or damaged under the order of any government, local or public authority.

Complaints procedure

We aim to give **you** the best possible service but if **you** have any questions or concerns about this insurance or the way in which **we** have handled **your** claim, **you** should follow the complaints procedure set out below.

Please quote **your** policy number in all correspondence to help **us** provide a quick and efficient response.

Making your complaint:

If **your** complaint is about the way the policy was sold to **you**, please contact:

Post: Customer Relations
Policy Expert
Silbury Court West
352-390 Silbury Boulevard
Milton Keynes
MK9 2AF.
Phone: 0330 0600 601

If **your** complaint is about the way **we** have handled **your** claim, please write to:

Post: Customer Services Manager
Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT.
Phone: 0330 0600 681

If **your** complaint is about **your** policy, please contact:

Post: The Customer Relations Officer
QMetric Group Limited
110 Bishopsgate
London
EC2N 4AY.
Email: customercare@qmetric.co.uk

If **we** have provided **you** with **our** final response and **you** are still not satisfied, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent body that can help **you** and **us** to reach an agreement on complaints which have already been through **our** complaints procedure.

You can contact the Financial Ombudsman Service at:

Post: The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR.
Phone: 0800 023 4567
Web: www.financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaint to the FOS.

Important note: the FOS can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

The above complaints procedure does not affect **your** legal rights as a consumer. For more information about **your** legal rights, contact **your** local authority's trading standards service or Citizens Advice.

European Online Dispute Resolution

If **you** bought **your** policy online, the European Online Dispute Resolution (ODR) platform can help settle any disputes about it. If **you** have a complaint about **your** policy, **you** can enter it onto the ODR platform. **Your** complaint will then be sent to the correct alternative dispute resolution scheme. For insurance complaints in the UK, this is the Financial Ombudsman Service, whose contact details are above.

For more information about ODR, please visit: <http://ec.europa.eu/odr>.

Regulatory information

Your insurer

We have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C67694.

Registered office:

Pendergardens Business Centre, Level 1, St Julian's, STJ 1901, Malta.

QIC Europe Limited are authorised and regulated by the Malta Financial Services Authority (MFSA).

Policy Expert is a trading name of QMetric Group Limited who are authorised and regulated by the Financial Conduct Authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

Financial Services Compensation Scheme

QIC Europe Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS or **you** can visit www.fscs.org.uk.

Protecting your personal information

The details provided here are a summary of how **we** and **your** insurer (QIC Europe Limited) collect, use and store **your** information. If **you** would like to read **our** full privacy policy, please visit **our** website at www.policyexpert.co.uk/privacy-policy.

Or **you** can contact **our** Data Protection Officer at: 110 Bishopsgate, London, EC2N 4AY.

If **you** would like to read QIC Europe Limited's full privacy policy, please visit their website at www.qiceuropeltd.com/privacy-policy.

Or **you** can contact QIC Europe Limited's Data Protection Officer at: 21 Lime Street, London, EC3M 7HB.

Collecting your information

When **you** ask **us** about or buy insurance cover, or make a claim, **we** will ask **you** to provide personal information to **us** and **your** insurer. **We** also collect information about **you** from other sources, including information about how **you** interact with **our** websites, and publicly available information about **you** (and **your** family, if provided).

Using your information

The main reason **we** collect **your** personal information is because **we** need to provide the appropriate insurance cover to **you**.

We will process **your** information fairly for the purposes of carrying out a contract, keeping to certain legal obligations which **we** have, and for legitimate business reasons in line with data protection legislation, including managing **your** policy, managing claims, preventing fraud and to allow **us** to provide selected marketing communications.

Sharing your information

We may share the information **you** provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

Well only keep **your** information for as long as is necessary to provide **our** products and services and to meet **our** legal and regulatory obligations. QIC Europe Limited may sometimes use providers and organisations outside the European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the UK, QIC Europe Limited will always make every reasonable effort to make sure **your** personal information is properly protected.

We may monitor and record communication with **you** (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure **we** are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information **we** hold about **you**. These include accessing **your** information, updating **your** information, restricting the processing of **your** information and unsubscribing from marketing communications.

Full details of **your** rights are set out in **our** and QIC Europe Limited's privacy policies.

Key contact number

Claim line

0330 0600 681

To tell us about any loss or damage to insured property or to discuss an existing claim.

We may record and monitor calls. Call charges will vary.



Policy Expert Home Emergency Plus and Policy Expert are trading names of QMetric Group Limited.

Registered office: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

Registered in England and Wales, company number: 07151701.

QMetric Group Limited is authorised and regulated by the Financial

Conduct authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

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