

Tesco Insurance Home Emergency Cover

Policy Booklet

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Section 1

About your cover



Home Emergency Cover

About **your** cover

Thank **you** for choosing Home Emergency cover which covers **you** for a range of **emergencies** in **your** home. This cover is arranged by Tesco Personal Finance Ltd. (trading as **Tesco Insurance**), underwritten by Inter Partner Assistance S.A. and provides;

- Up to £1,000 worth of cover per call out, including labour, parts, materials and VAT
- Access to **our** 24-hour home **emergency** claims service, ready to help day or night
- No excess to pay and unlimited number of call outs

Some of the home **emergencies** **you** are covered for depend on the level of cover **you** have with **us**:

Product level	What is covered
Essentials Home Emergency Cover	<ul style="list-style-type: none"> • Failure of your internal electrical wiring • Repairing or making the property secure following a security incident • Plumbing and drainage emergencies • An emergency relating to the roof caused by a storm or bad weather, leading to water entering your property
Home Emergency Cover (full cover)	<p>All of the Essentials features listed above, plus:</p> <ul style="list-style-type: none"> • Breakdown or failure of your main source of heating (gas, oil or electrical central heating) • Pest infestation

See page 8 of this pack for more details on what is covered/not covered.

You must read this booklet in conjunction with **your Tesco** Home Insurance policy booklet, schedule, and statement of fact. **Certain words in this policy are printed in bold. The meaning of those words is explained in the section headed 'Meaning of words' starting on the next page.**

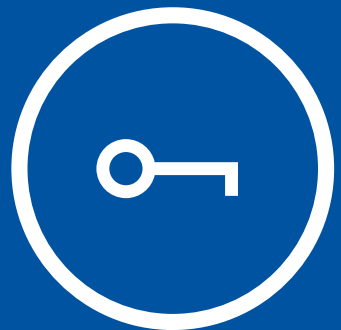
If **you** have any questions about **your** cover or documents, please call the Customer Services Line on **0345 246 2904**. Lines are open 7 days a week and details of our opening hours are on **our website tescoinsurance.com**.

Claims Helpline – 0330 123 1963

Open 24 hours a day, 365 days a year.

Section 2

Meaning of words



Meaning of words

The following words or phrases will be found in bold throughout this policy and have specific meanings which are shown below.

<p>Beyond Economic Repair (applies to your boiler only)</p>	<p>As assessed by our engineer, a heating/hot water system for which the total cost of parts required to repair (including VAT) would be higher than 85% of the manufacturer's current retail price for either:</p> <ul style="list-style-type: none"> • The same or equivalent model of the existing boiler if bought brand new; or if not available • A new boiler of same or similar make, model and output (power). <p>For this calculation, the average current retail price of parts required to complete the repair is based on the cost to obtain such parts through our specialised UK suppliers. We will also consider your boiler to be beyond economical repair if the parts needed to repair it are obsolete.</p>
<p>Breakdown</p>	<p>A sudden and unforeseen mechanical or electrical malfunction which results in the unit or system no longer working.</p>
<p>Claims limit</p>	<p>The maximum amount that we will pay for each claim as set out in the relevant policy coverage section of this policy. Any claims limit referred to in this policy includes the cost of call-out, labour, materials and VAT, as applicable.</p>
<p>Emergency/ies:</p>	<p>A sudden and unforeseen incident in your property which immediately;</p> <ol style="list-style-type: none"> a) exposes you or a third party to a risk to health or; b) creates a risk of loss or damage to your property and/or any of your contents or; c) makes your property unsafe, not secure or unfit to live in. <p>We will determine whether the incident in your property constitutes an emergency depending on your situation and the circumstances disclosed to our agents and engineer(s).</p>
<p>Engineer(s):</p>	<p>A qualified approved contractor who is authorised by us to assess your claim and provide the necessary emergency assistance in your property, acting on our behalf.</p>
<p>Policy Schedule</p>	<p>Your Tesco Home Insurance Policy Schedule, which should be read in conjunction with these terms and conditions.</p>

Property	The house or flat shown on your Policy Schedule , including its integral (built-in) garages and conservatories attached to the main building, all used for domestic purposes only, in the United Kingdom. The extent of your property will be that which is wholly within your control and you are wholly responsible for. There is no cover for detached garages, sheds, greenhouses and other buildings not attached to the main building, or any issues in the land located within the boundary of your property (such as garden or driveway).
Reinstatement	Repairing the damage following an emergency or after our engineer has created access to identify the source of the emergency . This includes any damage caused to the property , its contents, fixtures or flooring.
Temporary reinstatement	The re-filling of any necessary excavation to leave the ground level and safe. This does not include the like-for-like reinstatement of decorative elements such as hard or soft landscaping, drives, pathways, walls, flower beds or lawns. The engineer will advise if any damage is likely to occur.
Tesco/Tesco Insurance	Tesco Personal Finance Ltd (trading as 'Tesco Insurance') 2 South Gyle Crescent Edinburgh EH12 9FQ Customer Service Line: 0345 246 2904.
Trace and access	Where it is difficult to locate the source of the emergency (such as a leak) in your property and needs specialist equipment or tools to locate it. In addition, it is any work that, in the opinion of our engineer , is more complex than the work covered in the 'Creating Access' section. This could be digging up floors or breaking into walls.
We/us/our	Inter Partner Assistance S.A., who underwrite (insure) this policy, and/or AXA Assistance (UK) Limited, who provide the assistance services under this policy on the insurer's behalf, both authorised and registered as explained on Page 35. AXA Assistance (UK) Limited will arrange emergency assistance for you utilising a qualified engineer working on our behalf.
You/Your	The policyholder(s) named on the Policy Schedule , and/or any members of your immediate family normally living at your property .

Section 3

What is covered / not covered



What is Covered / Not Covered

The table below provides information on what is covered and what is not covered under this policy. This also includes any additional information **you** need to know about the level of Home Emergency cover **you** have with **us**.

We have outlined the sections below which apply to each cover level to help **you** better understand what sections in the table below apply to:

- Essentials Home Emergency Cover – sections 1 to 5 only
- Home Emergency Cover (full cover) – all sections 1 to 9

Please refer to the definitions on page 5 and 6 for the meaning of key words or phrases we use within this section.

Claims limits

- Up to £1,000 per claim including VAT.
- No limit to the number of claims.
- Alternative accommodation – In the event of **your property** becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £200 including VAT towards the cost of **your** (including **your** pets) accommodation including transport, to be arranged in **your** local area on a reimbursement basis.

What your policy provides?

This policy provides the assistance required to stop the immediate **emergency** from escalating and causing further damage, making **your property** unsafe to live in, or causing a risk to health and safety.

This will be...

- the provision of a temporary repair to stop the immediate **emergency** and make **your property** safe to live in again, which **you** will need to replace with a permanent repair at **your** cost when possible; or
- if possible at the same time and cost, or where not possible to provide a temporary repair given the circumstances of **your emergency**, the provision of a permanent repair.

What is covered	What is not covered
<p>1. Internal Plumbing and Drainage (applies to both Essentials Cover and full Home Emergency Cover)</p>	
<p>You are covered for emergencies relating to the water pipework, water storage and above ground waste water drainage systems within your property. This includes total loss of water to your property, total loss of water to your kitchen taps, blocked drainage, leaks or loss of toilet facilities in your property.</p> <p>Examples of claims covered include:</p> <ul style="list-style-type: none"> • Toilets leaking or blocked; • Leaking pipe, leaking soil vent pipe, blocked waste pipes; • Leaking internal stop tap; • Total blockage to all sinks; • Drain down and isolation of leaking cold water tank/hot water cylinder. 	<ul style="list-style-type: none"> • Replacement of water tanks/ radiators, thermostatic radiator valves or hot water cylinders; • Replacement of sanitary ware (e.g. basins and toilet bowls); an individual blocked sink; • Frozen pipes which have not resulted in a leak or permanent blockage; • Showers including the shower unit, controls, outlet or shower head; • Domestic appliances and their inlet/outlet pipes; • Smells and noises from pipework or drains; • Leaking overflow pipes; • Any dripping tap which requires repairing; • Repairs to your external water supply pipe; • Repairing or replacing instant boiling water taps.
<p>Additional Information</p>	
<p>For repairs to your underground supply pipe outside your property, your water company may provide this service subject to their terms and conditions and you should refer to them for details.</p> <p>If you live in a flat or apartment, cover is only limited to the inside of your flat/ apartment which is solely owned by you.</p>	

What is covered	What is not covered
<p>2. External Drainage (applies to both Essentials Cover and full Home Emergency Cover)</p>	
<p>You are covered for emergencies relating to a total blockage to or collapse of your underground external drainage pipes for which you are legally responsible for, that solely serves your property (i.e. are not shared), and are not beneath or inside any building or outbuilding.</p> <p>The engineer will resolve the immediate problem by clearing the drain or repairing/replacing the damaged section of waste pipe. This will include temporary reinstatement of any excavations carried out as part of the claim.</p>	<ul style="list-style-type: none"> • Drains (sewers) for which you do not have sole responsibility for, including the lateral or shared drains/sewers, and drains/sewers that are above ground and/or outside of your property boundary; • Frozen pipes which have not resulted in a leak or permanent blockage; • External guttering, rainwater downpipes, rain water drains and soakaways; • Drain clearance where you have previously been advised of the need to install access points (e.g. rodding eye, manhole etc.) at your cost.
<p>Additional Information</p>	
<p>We will not cover any additional repair work, for example to prevent the problem from happening again or to restore your drainage pipes to an adequate functional standard.</p> <p>For example, a blocked drain will be left running clear but if the drain needs to be realigned to avoid the problem recurring, this is not covered. Flats and apartments are not covered by the External Drainage section.</p>	

What is covered	What is not covered
<h3 data-bbox="120 212 385 236">3. Electrical Emergency</h3> <p data-bbox="120 245 842 269">(applies to both Essentials Cover and full Home Emergency Cover)</p>	
<p data-bbox="120 295 543 435">You are covered for emergencies relating to the failure of the electricity supply affecting all sockets and lighting on one or more electrical circuits (areas) within your property.</p> <p data-bbox="120 493 439 517">Examples of claims covered:</p> <ul data-bbox="120 572 521 799" style="list-style-type: none"> • Breakdown of fuse box; • Lost power to circuit (e.g failure of lighting and/or sockets to one or more areas); or • Permanent damage to the domestic electrical wiring caused by a power cut. 	<ul data-bbox="575 295 994 1262" style="list-style-type: none"> • Any electrical breakdown or failure that does not leave one or more electrical circuits totally without electricity in your property; • Any temporary power cut to the property that has not caused damage to your electrical supply system within the property; • The resetting of circuit breakers which can be reset by you; • Repairs or replacements of wall sockets, switches and light bulb sockets; • All non permanent wiring within your property; • Any wiring/electrics not located within your property. • Repair to, or replacement of, faulty shower units, electrical household appliances (e.g. cookers), extractor fans, burglar and fire alarms, CCTV surveillance systems, filtration systems for swimming pools or similar equipment, TV aerials and any other external electrical equipment; • Wiring encased in lead or rubber; • Routine electrical maintenance tasks.
<h4 data-bbox="120 1289 348 1313">Additional Information</h4>	
<p data-bbox="120 1334 969 1417">Domestic electrical wiring is the permanent 240 volt electrical supply system within the property, but beyond (and not including) the electricity company's supply meter, and supplying electrical power including fuse boxes.</p>	

What is covered	What is not covered
<p>4. Security (applies to both Essentials Cover and full Home Emergency Cover)</p>	
<p>You are covered for any emergency relating to external doors or windows, which creates an immediate risk to the health or safety of you or a third party, or leaves your property unsecure. We will protect your property from further damage and/or make sure your property is secure.</p> <p>Examples of claims covered:</p> <ul style="list-style-type: none"> • Boarding up broken glazing in order to make your property secure; or • Repairing or making your property secure in the event of damage to external or garage doors that are your responsibility. 	<ul style="list-style-type: none"> • The replacement of locks as a result of theft or loss of keys to the property; • Loss of keys for any non-permanent structures, greenhouses, sheds or communal/shared areas; • Loss of keys if the property is secure and not vulnerable to intruders; • Doors (and windows) which do not secure the property, such as internal porch doors, internal doors and internal conservatory doors; • Damage to boundary walls, hedges, fences, gates or other items surrounding your property; • Any broken double glazing, where only one pane is broken but the other is intact; • Replace a garage door or repair/ replacement of the electrical unit powering a garage door.
<p>Additional Information</p>	
<p>If you live in a flat or apartment, cover is limited to the security of external doors and windows which are solely owned by you.</p>	

What is covered	What is not covered
<p>5. Roofing (applies to both Essentials Cover and full Home Emergency Cover)</p>	
<p>An emergency relating to the roof caused by a storm or bad weather, leading to water entering your property.</p> <p>We will undertake an emergency temporary repair to stop water entering the property. Our engineer will use tarpaulin or a similar material to cover and protect the affected area of your roof.</p>	<ul style="list-style-type: none"> • Emergencies with your roofing which are due to poor roof maintenance or wear and tear, or situations where it is evident that damage was not caused by a storm or bad weather; • Any emergency situation where there is damage to the roof however no water has entered the property; • Damage or loss to the property itself or any contents, as a result of water entering the property or any other roof damage; • Replacement of tiles or any part of the roof itself, unless this is the only way to contain the emergency and possible for our engineer to perform this work; • Flat roofs; • Shared roofs or roofs not directly above your own property. This includes intervening on the roof of a whole block of flats; • Any emergency not relating to the roof of the property – such as issues with the roof on an outbuilding, shed or detached garage.

Additional Information

There may be situations where **our engineer** cannot provide assistance, due to health and safety or where it is not fit and safe to do so (for example if the storm is still ongoing).

Our arrival timescales may be delayed, and **we** may be only able to assist once the bad weather has gone, in the interest of everyone's safety as required by law.

You will have to arrange for a permanent repair through **your** Home Insurance or at **your** own cost if this is not possible.

What is covered

What is not covered

6. Pest

(applies to Home Emergency Cover – full cover only)

You are covered for an infestation of rats or mice, grey squirrels and/or wasps or hornets in **your property**.

Our engineer will remove the infestation or provide measures to control this, and they may provide advice on how to prevent infestation in the future. The **emergency** may be resolved immediately in one visit, or may require multiple visits; **you** will be advised of this based on the circumstances of **your emergency** once **our engineer** visits **your property**.

- Non covered pests (e.g. ants, cockroaches, bedbugs, fleas, spiders, flies, birds, bees);
- Pests found outside the **property** e.g. non-permanent structures, greenhouses, sheds, children's playhouse or communal/shared areas;
- Any infestation where **you** are not able to confirm to **us** the type of pest concerned;
- Any damage caused by pests; or
- Any infestation where **you** failed to adopt hygiene measures or follow recommendations made by **us** to prevent further infestations.

Additional Information

If **you** live in a flat or apartment, cover is only limited to the inside of **your** flat/apartment which is solely owned by **you**.

What is covered	What is not covered
7. Gas central heating breakdown (applies to Home Emergency Cover – full cover only)	
<p>A complete breakdown of the boiler and/or system resulting in lack of heating and/or hot water in your property. Claims will be dealt with by a Gas Safe registered engineer who will repair or replace the relevant part or parts of your boiler and/or manufacturer-fitted components, the pump, motorised zone valves, thermostat, timer and temperature/pressure controls.</p> <p>Examples of claims covered:</p> <ul style="list-style-type: none"> • The inability to manually switch off your boiler; • Drain down and isolate leaking water tanks, radiators and hot water cylinders. 	<ul style="list-style-type: none"> • Repair or replacement of your boiler and/or system if this has been deemed to be beyond economic repair; • Repair/replacement of the heat exchanger, or any water tanks, radiators, radiator valves, heated towel rails and hot water cylinders; • Immersion heaters, combination cylinders, elson tanks, thermal storage units, (e.g. Gledhill Boilermate), unvented hot water cylinders (e.g. Range Powermax), or their controls; • Separate gas heaters providing hot water; • LPG gas; dual-purpose boilers (e.g. AGA, Rayburn); warm air heating system; under floor heating; fan convector heating; • Combined heat and power systems; • De-scaling of the boiler and/or system and any fault or work (including power flushing) which, in the opinion of our engineer, are as a result of hard water scale deposits, damage caused by aggressive water, rust, sludge and/or debris from corrosion;

What is covered	What is not covered
	<ul style="list-style-type: none"> • Any other gas appliance (with the exception of gas fires forming part of a back boiler); • A breakdown when an engineer has previously identified that remedial/ maintenance work is required to prevent a future breakdown; • Any part of the boiler and/or system which is not possible for the engineer to work on safely; • Parts of the boiler and/or system where it is impossible or impractical to access because of its position such as the boiler is inaccessible due to the installation of fitted units; • Frozen pipes within the system which have not resulted in a leak or permanent blockage; • Boilers which are still working, but you suspect may be about to breakdown (such as a noise has developed); • Adjustment of timing and temperature controls; • Venting of radiators; • Intermittent faults, or faults which do not result in the total failure of the boiler, hot water or heating system; • 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 properly maintained in accordance with manufacturers' instructions;

What is covered	What is not covered
	<ul style="list-style-type: none"> • Flues, except balanced flues which are integral to the boiler; or • Routine maintenance, servicing and cleaning, including repairs requiring a power flush; cosmetic damage.
Additional Information	
<p>If you think you have a gas leak, you MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will attend your property and isolate the leak.</p> <p>Boiler and/or system – The private domestic gas central heating boiler system, supplying your property, fired by natural gas, with a permissible output of up to 60 kW/hr and the drain down and isolation of leaking water tanks, radiators and hot water cylinders.</p> <p>If upon making a claim your boiler is deemed to be beyond economic repair, we will pay an amount towards the cost of a new boiler. If your existing boiler is less than 6 years old we will pay you £250 including VAT. If your boiler is between 6 and 10 years old we will pay you £100 including VAT. This will be paid on a reimbursement basis once you have purchased your new boiler and provided us with an invoice. As soon as we declare your boiler beyond economic repair, we will no longer be able to cover your boiler and/or system until you get your boiler replaced. Your whole policy will continue without gas central heating breakdown cover. There will be no contribution for boilers over 10 years old.</p>	

What is covered	What is not covered
8. Electrical heating breakdown (to Home Emergency Cover – full cover only)	
<p>A breakdown of your heater resulting in lack of heating in your property. We will repair or replace the part(s) of your heater or replace the heater if not possible to repair it.</p> <p>Examples of claims covered:</p> <ul style="list-style-type: none"> • Repair/replace thermostat; • Repair/replace heating element; • Repair/replace heater; • Repair/replace thermal link; or • Repair/replace permanent wiring to the storage/panel heaters. 	<ul style="list-style-type: none"> • Any portable and fixed heating not permanently wired in, energy management systems, warm air heating systems, Electrotech and Smartheat systems, wet systems and underfloor heating; • Heated towel rails, infra red heaters, electric fires, skirting or kickspace floor heaters; • Air conditioning units; • Immersion heaters; • Cosmetic damage to the casing of domestic electrical storage/panel heaters or timer switches; • Failure or breakdown of timers for domestic electrical storage/panel heaters where there is a manual override facility; • Systems which are still working, but you suspect may be about to break (e.g. where a noise has developed), or where there is no apparent fault observed by our engineer; • The resetting of circuit breakers which can be reset by you; or • Any adjustment required to the temperature controls of heaters or Economy 7 switches.
Additional Information	
<p>Heater – Storage heaters/panel heaters that are secured to the wall and permanently wired in and which are permanently sourced by the mains electricity supply. This includes convection storage heaters, storage heaters incorporating fans and combination storage/panel heaters. It also includes the electrical supply circuit supplying power only to storage heaters/panel heaters.</p>	

What is covered	What is not covered
9. Oil fired heating breakdown (applies to Home Emergency Cover – full cover only)	
<p>A complete breakdown of the boiler and/or system resulting in lack of heating and/or hot water in your property. Claims will be dealt with by an oil engineer approved by us who will repair or replace the relevant part or parts of your boiler and/or system.</p> <p>Examples of claims covered:</p> <ul style="list-style-type: none"> • Drain down and isolate radiators; • Repair or replacement of fire safety valves; or • Repair or replacement of motorised valves. 	<ul style="list-style-type: none"> • Repair or replacement of your boiler if this has been deemed to be beyond economic repair; • Other appliances such as cookers and fires; • Repair or replacement of water tanks, radiators, radiator valves, and water cylinders; • Cosmetic damage; • Any breakdown, fault, damage or destruction caused by the boiler and/or • System being allowed to run out of oil or by the use of unsuitable fuel; • Boilers which are still working but you suspect may be about to breakdown (such as a noise has developed); • Any part of the boiler and/ or system (including pipes and ducts) which are too difficult to access safely, or are impossible or impractical to maintain because of their position; • Any routine maintenance, cleaning and servicing; • The repair or replacement of convector heaters, towel rails, separate heaters providing hot water and dual purpose boilers e.g. AGA and Rayburn's; • The replacement of the expansion tank; • Plastic and metal oil tanks and their associated pipework and contents;

What is covered	What is not covered
	<ul style="list-style-type: none"> • Repair or replacement of the water jacket or heat exchanger; • Flues, except balanced flues which are integral to the boiler; • De-scaling of the boiler and/or system and any fault or work (including power flushing) which, in the opinion of our engineer, are as a result of hard water scale deposits, damage caused by aggressive water, rust, sludge and/or debris from corrosion; • The de-scaling of central heating pipes, adjustment to the timing and temperature controls of the boiler and/or system, venting (bleeding) of radiators, the addition of corrosion inhibitors; • Any item not forming part of the boiler and/or system e.g. water pumps installed separately; • Intermittent faults, or faults which do not result in the total failure of the boiler, hot water or heating system; • 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 properly maintained in accordance with manufacturers' instructions; or • A breakdown when an engineer has previously identified that remedial/maintenance work is required to prevent a future breakdown.

Additional Information

Boiler and/or system – The private oil central heating boiler, supplying **your property**, fired by oil, with an output up to 73.3kw/h and the drain down and isolation of leaking radiators.

If upon making a claim **your** boiler is deemed to be **beyond economic repair**, **we** will pay an amount towards the cost of a new boiler. If **your** existing boiler is less than 6 years old **we** will pay **you** £250 including VAT. If **your** boiler is between 6 and 10 years old **we** will pay **you** £100 including VAT. This will be paid on a reimbursement basis once **you** have purchased **your** new boiler and provided **us** with an invoice. As soon as **we** declare **your** boiler **beyond economic repair**, **we** will no longer be able to cover **your** boiler and/or system until **you** get **your** boiler replaced. **Your** whole policy will continue without oil fired heating **breakdown** cover. There will be no contribution for boilers over 10 years old.

Section 4

Policy conditions



Policy conditions

Creating access

Our engineer may need to create access to locate the source of the **emergency**, such as lifting floorboards, removing bath panels and cosmetic fascias. If **you** wish for **our engineer** to create access, they will ask **you** to sign a disclaimer before they proceed. **We** will not cover **you** for **reinstatement** after **our engineer** has created access. This policy does not cover **trace and access**.

Other insurance policies (contribution)

If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract as **we** will only pay **our** fair share of the claim.

Claiming **our** costs back

You must co-operate with **us** in obtaining reimbursement of any costs **we** incur under the terms of this cover, which may have been caused by the action of a third party, against whom **you** have a legal right of action.

Duration

This cover will continue for the period specified on **your Policy Schedule**. **You** have certain rights to cancel the policy, and these are set out below.

Availability of parts

This is an important factor in providing **emergency** assistance. If **our engineer** does not carry the spare parts required on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers, using new parts or some parts which have been reconditioned by the manufacturer or approved third parties.

We may not replace parts like for like, but instead provide alternatives which are suitable for stopping the immediate **emergency**. However, there may be times when replacement parts are delayed because of circumstances outside **our** control. In these cases, **we** are unable to avoid delays in repairs and assistance, and **we** aim to keep **you** informed throughout **your** claim.

There may also be occasions where parts are no longer available. In these cases, **we** will ensure **your property** is safe in the mean time, and if required arrange for **you** to receive a quote for suitable replacement equipment at **your** cost.

Section 5

General exclusions



General exclusions

The following exclusions apply across **your** whole Home Emergency policy. **We** will not cover, or be liable for, any of the following:

- ✗ a) Any item not part of **your** policy coverage as detailed in 'What is Covered?';
- ✗ b) Any **emergency**, loss or damage arising from circumstances known to **you** and/or **your** family before **your** policy start date;
- ✗ c) Any costs/activities in excess of the **claims limit** or any other limit specified in 'What is Covered'. **You** are responsible for agreeing and settling these costs directly with the **engineer**; **you** are also not covered for any additional costs incurred as a result of the **emergency**, such as loss of earnings;
- ✗ d) Any losses caused by any delays in obtaining spare parts and any losses as a result of an incident covered by this policy other than those direct costs expressly covered by this policy, unless caused by **our** negligence or that of **our** agents and suppliers, including the failure to search all of **our** stockists for a spare part;
- ✗ e) Any loss or damage to **your property** and/or any of **your** belongings of any kind, including precious items, as a result of the **emergency**. **You** may however be able to claim some of these costs back through **your Tesco** Home Insurance cover so please check the relevant sections of this document, and any other insurance policies **you** may hold.
- ✗ f) Systems/equipment/appliances that have not been installed, serviced or maintained regularly according to British Standards and/or manufacturer's instructions; or that are subject to a manufacturer's recall;
- ✗ g) Any replacement or permanent repair if still covered by manufacturer, supplier, installer or repairer warranty or guarantee, or a more specific insurance product covering the equipment. The **emergency** or temporary repair will still be carried out where possible. However, this may invalidate warranty;
- ✗ h) Instances where a repair/replacement is only necessary due to changes in legislation/health and safety guidelines;
- ✗ i) 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. **your**, or **your** contractor's failure to comply with recognised industry standards;
 - iii. **your**, or **your** contractor's malicious or wilful action, misuse or negligence;

- iv. failure to follow remedial advice from **our engineer** or agent when **we** assisted **you** previously; or
 - v. **your** failure to arrange a permanent repair if advised to do so by **us** following a temporary **emergency** repair **we** provided, or cases where **you** cannot prove the work was conducted by a competent authority or tradesperson.
- ✗ j) The costs of any work carried out by **you** or persons not authorised by **us** in advance;
 - ✗ k) Any parts not supplied by **us**. **Our engineer** is able to fit suitable alternative parts supplied by **you** at the time of the visit (so long as it is covered within the claim and policy coverage);
 - ✗ l) Normal day-to-day maintenance of the items covered by **your** policy at **your property**, for which **you** are responsible, and the cost of replacement parts due to natural wear and tear;
 - ✗ m) Any situation where due to health and safety, a specialist person is required, e.g. where asbestos is present, or provision of any assistance where health and safety regulations, adverse weather, force majeure or risk assessments that have been carried out prevent **our engineer** from attending the **emergency** to carry out any work at **your property**;
 - ✗ n) Any loss in the event of damage occurring where the **property** has remained unoccupied for 60 or more consecutive days;
 - ✗ o) Any loss arising from subsidence, heave of the site or landslip caused by:
 - bedding down of new structures;
 - demolition or structural repairs or alterations to the **property**;
 - faulty workmanship or the use of defective materials;
 - river or coastal erosion;
 - ✗ p) Any loss or damage arising as a consequence of:
 - 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;
 - war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
 - any defect, loss or damage occasioned by fire, lightning, explosion, tempest, flood, earthquake, impact or other extraneous causes, unless the consequences of any of these are expressly stated to be included elsewhere;

- ✗ q) Unless specifically mentioned under 'What is covered?', loss, damage or indirect costs arising as a result of disconnection from or interruption to the gas, electricity or water mains services to the **property**, for example a power cut to **your** neighbourhood. **You** should contact the utility provider directly to arrange for assistance;
- ✗ r) Any investigative work, where the incident which caused **you** to claim has already been resolved;
- ✗ s) The following are not covered;
 - i. pumps including: sewerage pumps, drainage pumps, shower pumps, any associated electrics or valves;
 - ii. water softeners;
 - iii. waste disposal units, macerators;
 - iv. cesspits, septic tanks and any outflow pipes;
 - v. vacuum drainage systems;
 - vi. swimming pools or decorative features including ponds, fountains and any associated pipes, valves or pumps;
 - vii. ground, air and water source heat pump systems;
 - viii. steel or iron pipes;
 - ix. power generation systems and their associated pipework, pumps, panels and controls including: solar panels and/or wind turbines; combined heat and power systems (systems that generate electricity and heat at the same time); or
 - x. repairing or replacing a faulty or non-functional smart device. **You** should contact **your** chosen smart device installer.
- ✗ t) The cost of **reinstatement** or **trace and access** work;
- ✗ u) Provision of any assistance if **you**, **your** family or anyone acting on **your** behalf is abusive or aggressive towards **our engineer** or any of **our** staff or agents, or if **you** impede or prevent access to **your property** at the agreed appointment time or reasonable times for **us** to provide assistance;
- ✗ v) Assistance with **emergencies** relating to any equipment, system or part of the **property** which is shared with other neighbouring properties or flats (such as communal/district heating systems or drains shared between properties);
- ✗ w) **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.

Section 6

How to make a claim



How to make a claim

If an incident occurs at **your property**, which is covered by **your** Home Emergency cover, please call the 24 hour claims number on **0330 123 1963** and **we** will arrange **emergency** assistance in accordance with the terms and conditions of **your** policy.

You can also raise a claim using **our** [online claims portal](#) or by scanning the QR code with **your** mobile phone.



Claims must be made by **you** or a person calling on **your** behalf. Please raise a claim as soon as **you** are aware of the incident. **We** will not be able to cover the costs of any work where the work, or the person carrying out the work, has not been authorised by **us** in advance.

Please have **your** policy number and details of **your emergency** ready when raising **your** claim with **us**. The **engineer** may also ask to see **your Policy Schedule** when they arrive at **your property**.

What to expect when **you** claim:

Once **you** notify **us** that **you** require assistance, **we** will follow this process:

- First, **we** will advise **you** of how to protect **your** home and family immediately;
- Once **your** policy is validated, **we** will arrange **emergency** assistance with a qualified **engineer**;
- **Our engineer** will contact **you** to arrange a suitable appointment time.

Reimbursement basis

In certain circumstances, such as when **we** cannot locate a suitable **engineer** in **your** area or cannot assist quickly enough, **we** may advise **you** to arrange **your** own assistance locally and agree to settle **your** claim on a reimbursement basis.

Important

You must submit **your** fully itemised receipts and invoices for reimbursement within 6 months of the date when **we** agreed to cover **your** claim for assistance on a reimbursement basis.

We will only reimburse the cost for the part of the **emergency** assistance **you** obtain which is covered under the policy. If **your** contractors carry out further remedial work or other assistance at **your** instruction, which are excluded from this policy and not strictly necessary to solve the **emergency**, this will not be covered in **our** reimbursement.

Section 7

Cancellation



Cancellation

You may cancel this policy at any time by contacting **Tesco Insurance**. If **your** home insurance policy is cancelled at any time, this policy will automatically be cancelled as well.

If **you** cancel **your** policy within 14 days of receiving **your** policy documentation (or from the start date of the policy if this is later) then **Tesco Insurance** will refund the cost of **your** cover providing no claim has been made.

If **you** cancel **your** policy after 14 days, **Tesco Insurance** will refund any premium paid for the remaining **period of insurance**, as long as no claims have been made in the current **period of insurance**.

Us or **Tesco Insurance** can cancel this policy, for a valid reason or on serious grounds, by sending **you** seven days' notice of cancellation to **your** last known address. Examples of a valid reason or serious grounds may include, but are not limited to:

- Non-payment of premium (including missed direct debit payments) that is not resolved following **our** reminders.
- Failing to comply with the terms and conditions of this policy and **your** home insurance policy, as outlined in the respective policy booklets.
- Failing to cooperate and/or provide the necessary information required to enable **us**, or **Tesco Insurance**, to administer **your** policy, claim or investigate fraud.
- Where fraud is suspected.
- Making a false statement or misrepresenting information to **Tesco Insurance**.
- Where threatening, abusive or offensive behaviour has been used towards **us** or **Tesco Insurance**.
- Where any change **you** tell **us** about and which occurs during the term of **your** policy, that alters the information on **your** policy documents, results in **us** no longer being able to continue cover.

We will continue to honour any claims made before cancellation. If **we** or **Tesco Insurance** do cancel this insurance **you** will receive a refund of a proportion of the premium for the rest of the period of insurance. **We** reserve the right to refuse renewal of any individual policy.

Renewal of **your** policy

When **your** home insurance policy is renewed, **Tesco Insurance** will automatically renew this policy, unless **you** have already chosen otherwise. If **you** do not want to renew this policy, all **you** need to do is let **Tesco Insurance** know.

Section 8

How to make a complaint



How to make a complaint

We hope **you** will be completely happy with **your** policy and the service provided. If **you** are not satisfied **we** would like to know and **we** will aim to sort it out as quickly and fairly as possible. **We** have the following complaint procedure which **you** can follow if **you** are dissatisfied with the service **you** have received.

If you have a complaint regarding the sale or administration of your policy:

- Write to **Tesco Insurance** and send to:

Customer Relations Manager
Freepost RSJB-RYLK-JKUX,
Tesco Insurance Complaints,
P.O. Box 277,
Newcastle Upon Tyne
NE12 2BU

- call **Tesco Insurance** on 0345 246 2904,
- or go to our website and use our online complaints form.

If you have a complaint regarding the service received during the claims process:

- Email: homeemergencycomplaints@axa-assistance.co.uk
- Write to Inter Partner Assistance S.A. and send to:

Customer Relations Manager
Inter Partner Assistance S.A.
106-118 Station Road,
Redhill, Surrey,
RH1 1PR

- or call 01737 815913.

If **you** are not satisfied with **our** final decision regarding **your** complaint or **you** have not received **our** final decision within eight weeks, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

Financial Ombudsman Service Exchange Tower, London E14 9SR

Tel: **0800 023 4567** or **0300 123 9123** Fax: **0207 964 1001**

Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of **your** complaint will not affect **your** legal rights. Please note: **You** must refer **your** complaint to the Financial Ombudsman Service within six months of **our** final response.

Section 9

Other important information



Other important information about your cover

This policy is provided by Tesco Personal Finance (trading as **Tesco Insurance**) and is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

The assistance services described in this policy are provided by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at 106-118 Station Road, Redhill, RH1 1PR. It is registered in England under company number 02638890.

Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. are part of the AXA Group.

You may check all the above details on the Financial Conduct Authority's Register by visiting this website: <https://register.fca.org.uk>

Financial Services Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms, should the firm go insolvent and/or become unable to meet its obligations to customers. **You** can get more information at www.fscs.org.uk

Applicable Law

This policy is subject to the laws of England only, and both **you** and **we** agree to be bound by these laws and the jurisdiction of the English Courts of Law in case of any disputes between **us**.

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;
- 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 S.A. or AXA Assistance (UK) Limited, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
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.

Customer Services Line

0345 246 2904

Details of our opening hours are on our website tescoinsurance.com

Home Emergency Claims

If you need to make a claim, please see the claims section located on page 29 of your booklet.

We could help you save on other insurance

Motor Insurance

0345 366 8631

Details of our opening hours are on our website tescoinsurance.com

Travel Insurance

0345 030 6124

Details of our opening hours are on our website tescoinsurance.com

Tesco Motor Insurance and add-on insurance products are arranged by Tesco Insurance acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Travel Insurance is arranged and administered by Rock Insurance Services Limited and underwritten by AWP P&C S.A.



All your documents are available in large print, audio or braille. To use Relay UK, just add 18001 before any of our phone numbers. Find out more and get the help you need on our website tescoinsurance.com



For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

Tesco Home Insurance and add-on insurance products are arranged by Tesco Insurance acting as an insurance intermediary and are underwritten by a select range of insurers. Tesco Insurance is a trading name of Tesco Personal Finance Ltd. Registered in Scotland No. SC173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised and regulated by the Financial Conduct Authority.

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