

## RIAS Home Protection Cover - Policy Wording

**Please note** - These optional covers only apply if shown on your policy schedule.

RIAS provides a range of home protection cover options. Please take the time to read this policy wording to make sure you get the most out of the cover(s) you have chosen. This document explains the contract between you and Inter Partner Assistance SA, who provide the cover on behalf of RIAS. If you have any questions or would like more information, please contact RIAS' Customer Service team on **0845 650 0345** between 8:30am to 8.00 pm Monday to Friday and between 8.30 am to 4pm Saturday.

### RIAS Home Protection Cover options

	Home Protection*	Home Protection PLUS
Plumbing & Drainage	✓	✓
Electricity Supply	✓	✓
Security	✓	✓
Pest Infestations	✓	✓
Water Supply pipe	✓	✓
Blocked Toilet	✓	✓
Alternative Accommodation	✓	✓
Main Heating System	x	✓
Hot Water	x	✓
Optional Annual Boiler Service	x	Available at an additional premium

\* Cover for electricity and blocked toilet under Home Protection is on a complete breakdown basis only.

#### Who provides your cover?

This policy is underwritten by Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR which is fully owned by and is part of the worldwide AXA Group. Inter Partner Assistance is authorised by the Commission Bancaire Financiere et des Assurances (CBFA) in Belgium and regulated by the Financial Services Authority in the UK (FSA register number 202664).

#### Making a claim

**Before you make a claim, please check this policy wording to ensure the circumstances are covered by your insurance.**

To make a claim, please call the helpline on **0845 840 2730** quoting:

- Your name and home postcode,
- Your home insurance policy number, and
- Details of the nature of the problem

The helpline is open 24 hours a day, 7 days a week.

The helpline will advise you how to protect yourself and your home and then organise a contractor to contact you to arrange a visit. We will pay up to £500 per claim including V.A.T, call out, parts and labour to carry out a temporary repair, or if at a similar expense, a permanent repair. If the repair exceeds £500 in total to complete, we will advise you of the cost and will proceed only if you agree to pay for the amount above £500. If you have taken out the Home Protection PLUS product, cover for your main heating and hot water is increased to £1,000 and work is carried out on a permanent repair basis.

#### *Please note:*

- If you need help, you must contact the helpline and not a contractor direct; otherwise your claim will not be covered. Please quote your name and postcode together with your policy number
- You must tell the local gas company if you find a gas leak. (call National Grid on **0800 111 999**)
- If you are claiming for your boiler/main heating, you must produce evidence that your boiler has been serviced within the past 12 months. (Applicable to Home Protection PLUS policies only)

### **Words with special meanings**

**Authorised contractor** - A tradesperson authorised in advance to carry out repairs under this policy.

**Beyond economical repair** - The point at which we deem the cost to repair your boiler exceeds its value, or parts are no longer available.

**Complete breakdown** - All electrics within your home have completely failed or all toilets within the property have been blocked.

**Consequential loss** - Any loss which happens as a result of (or as a side effect of) the main thing for which you are insured.

**Covered Events** - Emergency to essential services within your home listed in the section 'What is insured'.

**Emergency** - The result of a sudden and unforeseen incident in your home, which immediately:

- i) Exposes you or a third party to a risk to their health or;
- ii) Creates a risk of loss or damage to your home and/or any of your belongings or;
- iii) Renders your home uninhabitable.

**Emergency repair** - Work carried out by an authorised contractor to resolve the emergency by carrying out a temporary repair.

**Home** - This is the property identified in your home insurance schedule, excluding any detached garages and any other outbuilding.

**Insured/you/your** - The policyholder and any member of your immediate family permanently residing at your home.

**Main heating system** - Single domestic boiler, hot water and heating system including: standard flue, heat exchanger, gas burner, fan, printed circuit boards, pressure relief valves, overheat thermostats, flow switches, gas valves, automatic air vents, air separators, air pressure switches, water pressure gauges, control panels, spark electrodes and leads, thermocouples, pumps, motorised valves, room thermostats, hot water cylinder thermostats, frost stats, time clock/programmers, wiring harnesses, thermostatic radiator valves, radiator valves, check valves, hot water cylinders, gas/system pipe work, feed and expansion tank, filling loops, ball valves, immersion heaters.

**Period of cover** - Period of cover for which the premium has been paid.

**Permanent repair** - Repairs and/or work carried out to put right the damage caused by the emergency.

**Service** - Safety checks on boiler performance, safety devices, flue ways, ventilation, boiler ignition, pipe work and radiators.

**Temporary repair** - Repairs and work carried out by the authorised contractor to resolve an emergency only, but which will need to be replaced by a permanent repair.

**We/us/our** - Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

### **What is insured**

The covered events listed below:

#### **Plumbing and drainage**

The plumbing or drainage system from the mains water supply has either failed or been damaged and flooding or water damage is likely inside your home as a result.

#### **Blocked toilets**

The toilet has failed due to blocked toilet waste pipes.

#### **Electricity supply**

Assistance if the electrics within your home have suddenly failed.

#### **Pest infestation**

The removal of rats, mice, squirrels, wasps' nests and hornets' nests within your home.

#### **Security**

The locks, doors or windows have either failed or broken down or been damaged and this has made your home insecure.

#### **Water supply pipe**

The water supply pipe within your home has burst or been damaged and water damage/flooding is likely.

#### **Main heating system and hot water (applicable to Home Protection PLUS only)**

The complete, partial or intermittent breakdown of a single domestic boiler, hot water, heating system and associated components.

#### **Alternative accommodation**

If you cannot live in your home as a result of an emergency, we will reimburse reasonable costs you have to pay for accommodation for one night. You must get our permission first and we will reimburse you up to £250 including VAT.

## **What is not insured**

### **Applicable to Home Protection and Home Protection PLUS policies**

We will not pay for costs arising from or in connection with the following:

- Any claims made under the policy within the first 14 days (other than a renewal of an existing policy).
- Any leaking or dripping tap that requires a new washer, replacing external overflows, external guttering or replacing of boilers, water storage tanks, radiators, sanitary ware, domestic appliances (including showers), septic tanks and swimming pools including plumbing and filtration systems.
- Burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- Cost of trace and access to locate the source of the emergency.
- Shared water/drainage facilities which are the responsibility of the water company.
- Any internal or external water pipe after the internal stop tap.
- Saniflow toilets or other WC waste mascerator.
- Any breakdown to flushing mechanism of toilets (e.g handle, push button and syphon).
- Pests outside the main dwelling e.g. in any garages and other outbuildings.
- Windows, locks and doors outside the main dwelling e.g. in any garages and other outbuildings.  
Electricity supply to or failure of burglar/fire alarm systems, CCTV surveillance, garage doors, electric gates, external lighting.
- Replacement of light bulbs and fuses in plugs.
- Damage to boundary walls, hedges, fences or gates.
- Consequential loss of any kind.
- Material/labour charges covered by manufacturer/supplier/installers.
- Loss or damage arising from circumstances known to you prior to the start date of this insurance.
- The cost of replacement parts due to natural wear and tear.
- The interruption or disconnection of utility services into your home however caused, or the failure or breakdown of the main electricity or water or gas supply system or gas leaks.
- Any cost relating to the attempted repair by you or your own contractor.
- Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.
- Any emergency in a home that has been unoccupied for more than 30 consecutive days.
- Any loss arising from subsidence caused by bedding down of new structures, demolition or structural repairs or alterations to your home, or the use of defective materials, or river or coastal erosion.
- 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.
- Any loss, injury, damage or legal liability arising directly or indirectly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any date, in such a way that it does not work properly at all.
- If in the opinion of the authorised contractor an unacceptable risk of asbestos being present in your home, or other reasons which contravene health and safety regulations and legislation.

### **Applicable to Home Protection PLUS policies only**

In addition to the 'what is not insured' above, the following exclusions also apply:

- Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the preceding 12 months, you may be asked to produce the evidence at the time of the claim.
- LPG fuelled, solid fuel fired, warm air, solar and un-vented heating systems or boilers with an output over 60 Kw/hr.
- Ground source heat pumps, air source heat pumps, warm air systems, water heaters, electric or piped underfloor heating systems.
- Boilers over 15 years old.
- Boilers that are beyond economical repair.
- Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.

### **Optional Annual Boiler Service**

An annual boiler service, including checks on boiler performance, safety devices, flue ways, ventilation, ignition, pipe work and radiators will be carried out within 30 days of the start date of your annual boiler service. Subsequent servicing will be carried out each year providing you renew your policy. *(This optional cover only applies if shown on your policy schedule).* An authorised contractor will contact you in order to make a boiler service appointment at a mutually convenient time within 30 days of the start date of your annual boiler service. If your boiler passes the inspection element of the service, you will be provided with a dated certificate as evidence. The certificate will be sent to you within 7 days of your service being undertaken.

### **What if the boiler fails inspection?**

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- If your boiler fails the first safety inspection, the authorised contractor will explain to you the work required in order to pass. Any work carried out during the first inspection, to enable the boiler to pass, will be done so at your own expense and only if you authorise it.
- If your boiler fails an annual boiler service, after the first initial service, we will cover the complete failure of a component that would be covered under your home protection plus policy, as a result of your boiler service failing inspection, enabling it to pass the inspection.
- If your boiler is categorised as immediately dangerous, the authorised contractor will explain to you the best course of action required to safeguard you and your home. If you are in agreement, the boiler will be disconnected; if your permission is not provided, the authorised contractor is legally required to inform the National Gas Emergency Service Call Centre. We will contact you within 1 working day of the visit to discuss your options regarding replacement boiler discounts and installation.
- If your boiler is categorised as being beyond economical repair, the authorised contractor will not proceed with the service. We will arrange to contact you within 1 working day after the visit to discuss your options regarding replacement boiler discounts and installation.

### **What is not insured**

We will not pay for costs arising from or in connection with the following:

- The cost of any remedial work, repair or parts needed for any fault that is found before or during the first annual boiler service.
- Checks or maintenance required on any gas appliance other than the boiler.
- Boilers, which are impossible or impractical to access in order to perform a service.
- Boilers in a commercial property.

### **General conditions of your Home Protection and Home Protection PLUS policy.**

If any loss, damage or expense covered under this insurance policy is also covered by any other insurance or maintenance contract, we will not pay more than our fair share (rateable proportion) of any claim.

This insurance does not cover normal day to day maintenance at your home that you should do. 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.

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.

### **Cancellation procedure**

#### **Cancellation of your policy within 14 days of starting the policy**

You have 14 days from the start date of the policy or the date you receive the policy documents (whichever is the latter) to cancel the cover and receive a full refund, provided a claim has not been made. For all cancellations after 14 days, you will be entitled to a refund of the premium for the time left on your policy. You can cancel by phoning RIAS on **(0845 650 0345)**.

#### **Cancelling your annual boiler service policy after the 14 day period**

If you want to cancel your annual boiler service policy after 14 days, you may do so by phoning RIAS on **(0845 650 0345)**. You will be entitled to a full refund of the premium up to and including 30 days after the policy has commenced providing a service has not been carried out. You will not be entitled to any refund for cancellation after 30 days.

#### **If Inter Partner Assistance SA wishes to cancel**

Inter Partner Assistance SA, or anyone they authorise, can cancel this policy by sending you seven days notice to your last known address.

### **How to make a complaint**

#### **If your complaint concerns our service at RIAS**

(Including information or documentation we have issued to you). Please contact our Customer Satisfaction team in one of the following ways, always quoting the policy number shown in your home insurance schedule:

In writing to:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

By e-mailing [customersatisfaction@rias.co.uk](mailto:customersatisfaction@rias.co.uk)

#### **If your complaint concerns the service provided by your Insurer**

You can write to the Claims Relationship Manager, Property Team, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or telephone 01737 852584.

If you are unable to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, UK  
Or you can phone 0845 080 1800

These procedures do not affect your right to take legal action.

#### **Financial Services Compensation Scheme**

RIAS and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN.

#### **Relevant law**

United Kingdom law allows you to choose the law which applies to this insurance contract. We propose that the contract is governed by English law. If there is any dispute as to which law applies, it will be English law.

#### **Parts availability**

Availability of parts is an important part of the service. 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.

There also may 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 a manufacturer to provide you with a quotation for a suitable replacement at your cost.

#### **Data protection**

Your information may be used by RIAS and -

- Insurers on the panel;
- Other companies in the Ageas Group (UK);
- Any holding companies, subsidiaries and other linked companies.

They will be acting under instruction from RIAS for the purpose of arranging and managing your insurance policy, including handling underwriting, claims, and renewals and carrying out analysis and research.

- RIAS will keep your information secure and may share it with agents, service providers, business partners, regulatory authorities and any other persons who have a legal right to this information.
- RIAS and your insurers may release your information if required to prevent fraud, if permitted to do so by law, or there are any other circumstances where you have given your permission.
- RIAS may use your personal information for marketing and research purposes and to help meet your needs.
- RIAS may record or monitor telephone calls for training purposes and to improve the quality of the service you receive.
- As part of our service, RIAS may call you about the quotation you receive.

For full information about the use of your information and to read the full Privacy Policy, please visit [www.rias.co.uk](http://www.rias.co.uk).

