

## **Police Federation Insured Domestic Emergency Insurance Policy Document**

**Your** policy provides assistance in the event of a **home emergency**, which impact the safety and security of **your home**, potentially rendering it uninhabitable.

It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

This policy provides assistance in the event of any **emergency** outlined in the table below.

Please call **us** as soon as **you** are aware of the **emergency**.

### **Status disclosure**

This policy is provided on behalf of Arthur J Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Its registered office is at Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT

It is registered in Scotland no: SC108909

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Register number is 1229676.

**You** can check this on the Financial Conduct Authority's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

CET (UK) Limited provides the services described in this policy.

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

### **Important information**

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. If **we** make any changes to **your** policy, these will be confirmed to **you** separately in writing.

Each section of this document explains what is and is not covered. There are also General Exclusions that apply to all sections of the cover, and there are General Conditions that **you** must follow for the policy to cover **your** claim.

## How to make a claim.

Please call **us** as soon as **you** are aware of the **emergency**.

Are **you** having an **emergency** in relation to one or more of the following?

Plumbing and Drainage.  
Failure of internal electrics.  
Security (i.e. glazing & locks).  
Pests.  
Gas supply pipe.  
Boiler and heating system.  
Roofing.

If so, to obtain assistance, contact the 24 hour **Emergency** Helpline on: **0344 701 6628**

Please have as much information as possible to hand including **your** policy reference 10033/60129, or as a minimum, the name of the Police Federation, to enable us to assist **you** as quickly as possible.

## What will happen next:

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

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

Claims under this policy can only be made by **You**, **your** immediate family, lodger or anyone calling on **your** behalf.

If the **emergency repair** is going to cost more than the £500 limit inclusive of VAT, **we** will require **you** to contribute the difference before **we** complete the **emergency repair**.

Subject to **our** prior agreement and on receipt of **your** contractor's fully itemised and paid invoice, **we** would pay **you** up to £500 inclusive of VAT as a contribution to a repair, which **you** arrange **yourself**, taking into account costs already reasonably incurred by **our authorised supplier**, for the initial visit. Any costs already incurred by **our authorised supplier** will be added to any costs incurred by **your** own contractor to determine whether the £500 inclusive of VAT policy limit has been reached.

This will be in full and final settlement of **your** claim.

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

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

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

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

In this event **you** will need to provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. **We** will only reimburse the cost of the **emergency repair** applicable under the policy.

## Other Insurance

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

## Recovering our costs

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **we** have made. Anyone making a claim under this policy must give **us** any help and information that **we** need.

## Parts Availability

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

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** will not be able to avoid delays in repair but **we** will keep **you** informed throughout **your** claim.

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

## Meaning of Words

Wherever the following words and phrases appear in bold in this document they will always have the following meanings.

### 1. Authorised Supplier

A tradesperson authorised by **us** to assess **your** claim, and carry out repairs in **your home** under this policy and under **our** delegated authority.

### 2. Covered / Insured Events

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

### 3. Emergency

The result of a sudden and unforeseen incident at the **home** which immediately:

- a) Exposes **you** or a third party to a risk to **yours** or their health or;
- b) Creates a risk of loss of or damage to the **home** and/or any of **your** belongings or;
- c) Renders the **home** uninhabitable.

### 4. Emergency Repairs

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

### 5. Insured / You / Your

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

### 6. United Kingdom

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

### 7. Period of Insurance

The period of time for which **you** continue to pay monthly premiums.

### 8. Home

**Your** house or flat which is **your** permanent place of residence, its integral (built-in) garages all used for domestic purposes only in the **United Kingdom**. It does not include detached garages, sheds, greenhouses and other buildings.

### 9. Temporary Repair

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

### 10. We / Us / Our

CET (UK) Ltd 3 Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire DE74 2UD, will arrange for **you** to receive the **Home Emergency** services described in this Policy using **authorised suppliers**.

### 11. Reimbursement Basis

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/ **authorised supplier's** fully itemised invoice, **we** will pay **you** up to £500 inclusive of VAT as a contribution to an **emergency repair** which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim. Alternative accommodation up to £250 inclusive of VAT is paid on a **reimbursement basis**.

## 12. Trace and Access

Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**.

## 13. Permanent Repair

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We will only pay for the emergency repair. We will not pay for any damage caused by the emergency.</b></p> <p><b>The emergencies listed below are covered under this policy:</b></p>	<p>There are conditions and exclusions, listed below, which limit the type and value of <b>emergency repairs you</b> can claim for. Please read them carefully to ensure this cover meets <b>your</b> needs. <b>We</b> do not wish <b>you</b> to discover after an <b>emergency</b> has occurred that it is not covered under the policy.</p> <p>The following incidents are <b>NOT</b> covered under this policy:</p>
WHAT IS COVERED	WHAT IS NOT COVERED
<b>PLUMBING</b>	
<p>An <b>emergency</b> relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> <li>■ <b>Your</b> toilet;</li> <li>■ Pipes leading to and from the shower or bath;</li> <li>■ The Internal section of the overflow pipe;</li> <li>■ Central heating water pipes.</li> </ul>	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the <b>home</b>;</p> <p>Dealing with temporarily frozen pipes;</p> <p>Damage resulting from gaining necessary access to the <b>emergency</b> or reinstating the fabric of <b>your home</b>. Otherwise known as <b>trace and access</b>.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<b>DRAINAGE</b>	
<p>An <b>emergency</b> relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of <b>emergencies</b> that <b>you</b> would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage. <b>You</b> will still be covered if <b>you</b> have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided <b>you</b> are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the <b>home</b>);</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning <b>your</b> drains and any descaling of <b>your</b> drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;</p> <p>Damage resulting from gaining necessary access to the <b>emergency</b> or reinstating the fabric of <b>your home</b>. Otherwise known as <b>trace and access</b>.</p>
WHAT IS COVERED	WHAT IS NOT COVERED
<b>FAILURE OF INTERNAL ELECTRICS</b>	
<p>Complete/partial/intermittent failure of <b>your</b> electrics rendering <b>your home</b> uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the <b>home</b>.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<b>SECURITY</b>	
<b>Windows</b>	<b>Windows, keys and locks</b>
<p>Broken and cracked windows which result in the <b>home</b> not being secure.</p> <p><b>We</b> will undertake an <b>emergency repair</b> using boarding or similar material to resolve the immediate security risk.</p>	<p>Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the <b>home</b> is therefore secure.</p>
<b>Keys and locks</b>	
<p>Gaining access to, or securing <b>your home</b> through an external door where <b>you</b> have no alternative due to:</p> <ul style="list-style-type: none"> <li>• lost or damaged keys;</li> <li>• stolen keys;</li> <li>• failure of the external locking mechanism to the door;</li> </ul> <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where <b>you</b> are unable to secure <b>your home</b>;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the <b>emergency</b>).</p>	
WHAT IS COVERED	WHAT IS NOT COVERED
<b>PESTS</b>	
Removal of rats, mice, wasps and hornets, where evidence of infestation in <b>your home</b> has been found.	Pests found outside <b>your home</b> , such as in detached garages and outbuildings.
WHAT IS COVERED	WHAT IS NOT COVERED
<b>INTERNAL GAS PIPE</b>	
<p>A leak from the internal gas supply pipe in <b>your home</b> between the meter and a gas appliance. <b>We</b> will repair or replace the section of pipe, following the isolation of the gas supply by the National gas <b>Emergency Service</b>.</p> <p><b>If you think you have a gas leak, you should immediately call the National Gas Emergency Service on 0800 111 999.</b></p>	<p>Restoration of gas supply is not included. Please contact <b>your</b> Utility Company who will be able to arrange this for <b>you</b>;</p> <p>Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection;</p> <p>Damage resulting from gaining necessary access to the <b>emergency</b> or reinstating the fabric of <b>your home</b>. Otherwise known as <b>trace and access</b>.</p>

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>TEMPORARY HEATING</b></p> <p>If <b>you</b> have no heating and a part needs to be ordered following the <b>authorised supplier's</b> first visit, or if <b>we</b> are unable to repair the boiler/heating system, <b>we</b> have the option to provide you with two temporary electric heaters, which are <b>yours</b> to keep, if our <b>authorised supplier</b> has some available, or <b>you</b> have the option to purchase heaters up to a value of £50 inclusive of VAT on a <b>reimbursement basis</b>.</p>	

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>ROOFING</b></p> <p>Sudden or unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather.</p> <p><b>We will undertake an emergency repair</b> using a tarpaulin or similar material to resolve the immediate home emergency.</p>	<p><b>We will not replace tiles</b> (unless this is the only way to contain the <b>emergency</b>)</p> <p>Water ingress due to poor roof maintenance or wear and tear.</p> <p>Damage caused to the <b>home</b> and/or contents as a result of water ingress.</p>

## General Exclusions

**We will NOT** cover the following:

- 1) Boilers over 15 years old
- 2) Boilers that are beyond economical repair
- 3) A repair if **you** are aggressive towards **our authorised suppliers** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- 4) Loss or damage arising from **emergencies** which were known to **you** before the start date of this policy;
- 5) Any loss where **you** did not contact **us** to arrange repairs; No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
- 6) Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
- 7) Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- 8) Any defect, damage or breakdown caused by modification, negligence or misuse;
- 9) 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;
- 10) Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
- 11) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- 12) This insurance does not cover normal day to day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **emergency**;
- 13) If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer;
- 14) Any boiler inspections or any other **emergency repairs** where asbestos may be disturbed;
- 15) The removal of asbestos;
- 16) Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**. Otherwise known as **Trace and Access**.
- 17) When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
- 18) Where Health and Safety regulations or a risk assessment that has been carried out, prevent **our authorised suppliers** being able to attend to the **emergency** or carry out work in **your home**.

## Cancellation

Insured Domestic Emergency Assistance is included as part of a package of cover which is provided by the Police Federation. If **you** would like to cancel **your** membership of the group insurance scheme, please contact the Police Federation.

### Cancellation – Our Rights

**We** may cancel this policy by giving **you** at least 14 days written notice via the insurance intermediary who has arranged this insurance, for the following reasons;

- If **you** fail to make payment of premiums;
- If **you** refuse to allow **us** reasonable access to **your home** in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **authorised suppliers**.
- If **you** otherwise cease to comply with the terms and conditions of this policy:

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

**We** may cancel this policy with immediate effect if:

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

**We** will continue to honour any claims made before cancellation.

### Fraud, Misrepresentation and Disclosure

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

- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer.

**we** may:

- Cancel or void **your** policy and all other policies which **you** hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;

## Complaints Procedure

**We** will always aim to do **our** best. However there may be times when **you** are not happy with **our** services.

**You** can write to the Customer Relations Manager, who will arrange an investigation on behalf of the Managing Director, at: CET (UK) Ltd 3 Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire DE74 2UD, UK telephone **01332 818139** or e-mail: [complaints@cet-uk.com](mailto:complaints@cet-uk.com).

**We** will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution. If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR, UK.  
or **you** can phone 0300 123 9123  
E-mail: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

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

## FSCS

**We** and AmTrust Europe Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if **we** or AmTrust Europe Limited cannot meet our obligations. This depends on the type of business 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 visit [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Act

**Your** details and details of **your** insurance cover and claims will be held by **us** and or the insurers for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998