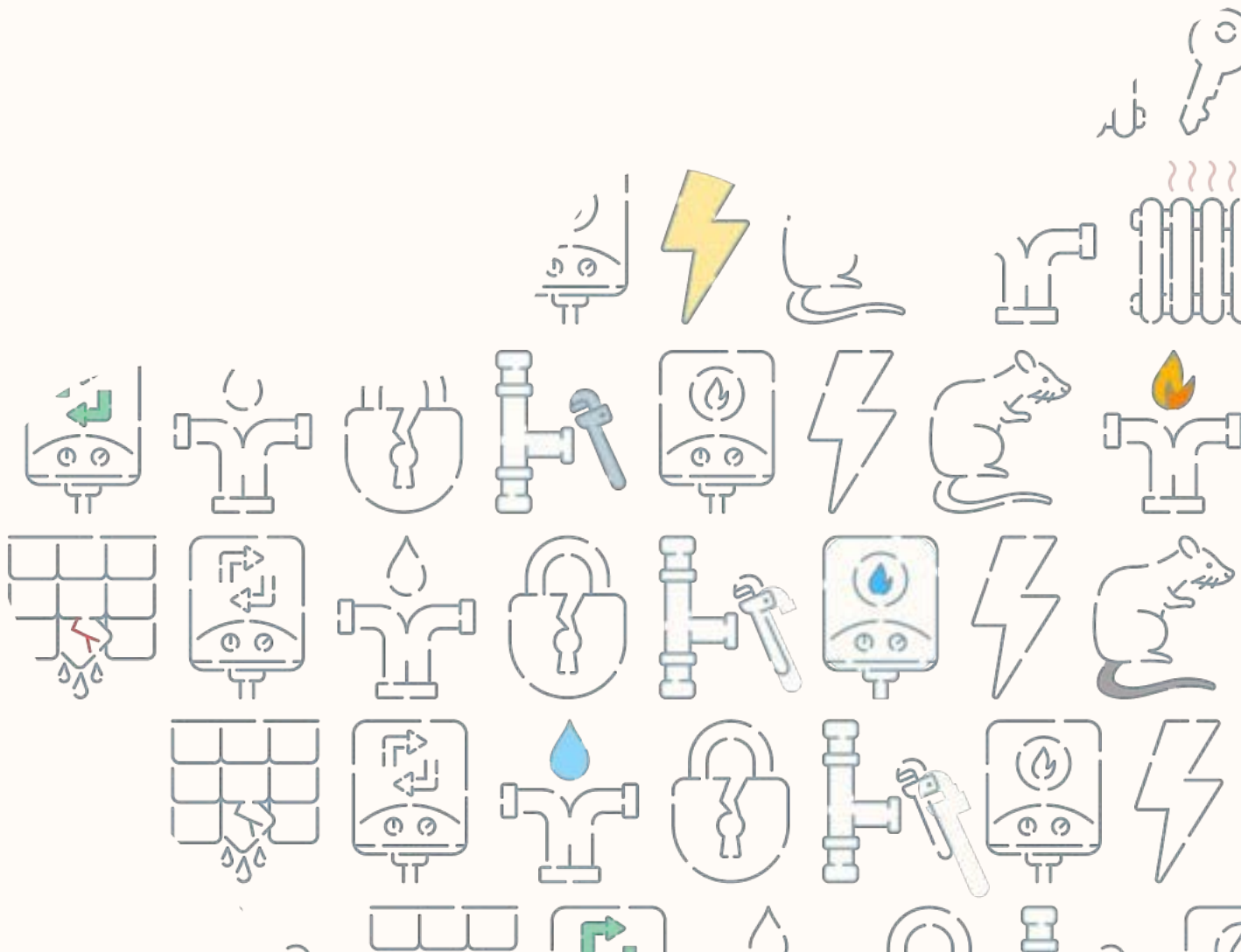




Policy Booklet

My home emergency cover

Getting you back to your happily ever after...



A warm welcome...

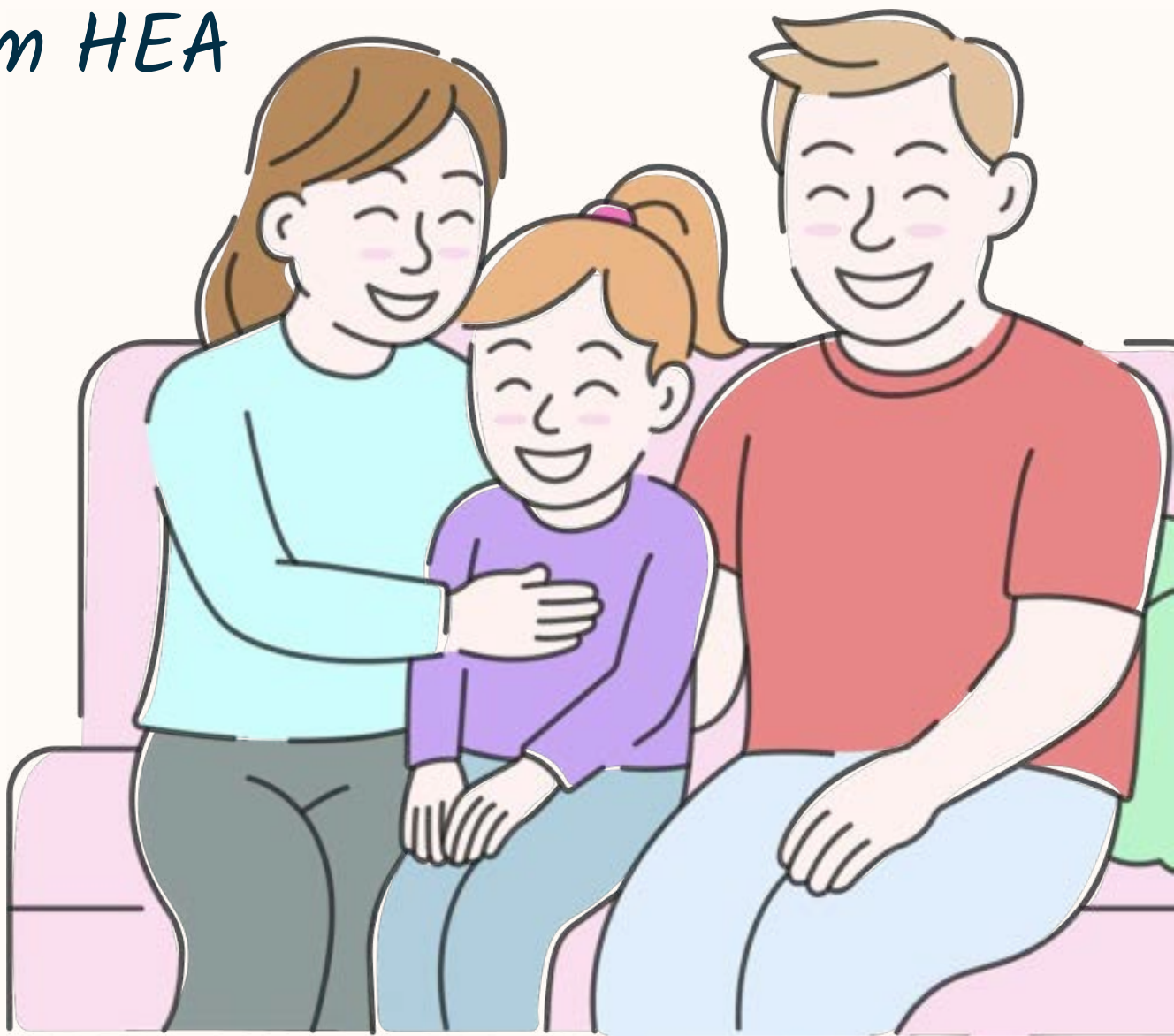
Thanks for choosing HEA! We're so pleased to have you with us.

Having cover in place means you don't need to worry when the unexpected happens at home. Whether it's your heating, electrics, plumbing, or one of our other covered elements that you rely on every day, help is only ever a phone call away.

With HEA, you're not just buying a policy - you're gaining peace of mind and support you can count on. We're here to make life easier when things go wrong, so you can get back to normal as quickly as possible.

Welcome to the family - we'll be here whenever you need us.

Team HEA





This booklet is divided into clear sections, so you can easily find what you're looking for. Each section focuses on a different part of your cover, from what's included, to how to manage your policy, key terms, and the important legal details that sit behind it.

Key terms

4

Some words in your policy have special meanings. This section explains what they mean, so you always know exactly what's covered and what isn't.

What's included in your cover

7

Find out exactly what's covered under your policy, including claim limits and exclusions. Each cover element has its own page so you can see what's included at a glance.

How to manage your policy

22

Step-by-step guidance on how to make a claim, change your details, upgrade your cover, or cancel your policy. You'll also find how to make a complaint if you ever need to.

Legal and important information

30

Everything you need to know about your contract, underwriters, data protection, and other key details that keep your policy clear and transparent.

Key terms

This section is your glossary of important words used throughout the policy. You'll see some words written in bold; these have special meanings, and you'll find their definitions here. If you're ever unsure what a word means as you read through your cover, just pop back for a quick reminder.



Key terms



Some words in this policy have specific meanings, so **we've** highlighted them in bold each time they appear. **You'll** find a list of these words and what they mean just below.

AGENT

HEA, Arena Business Park, Holyrood Close, Poole, Dorset, BH17 7FJ

APPROVED ENGINEER/S

The trusted professional we'll send to help you in an emergency. They're fully qualified and chosen by us to make sure your repair is carried out safely and properly.

ARRANGEMENT FEE

The £35 fee we charge for arranging and administering your policy when it is first set up and at each renewal.

AUTHORISED REPRESENTATIVE

Someone you've chosen to speak to us about your policy on your behalf.

BEYOND ECONOMICAL REPAIR

When fixing your boiler isn't practical either because the repair would cost more than the boiler is worth, or the parts needed are no longer available.

BOILER REPLACEMENT

Where your boiler is declared beyond economical repair by one of our approved engineers, we will arrange and complete the replacement of your boiler where it is 7 years old or less at the time of breakdown.

Where your boiler is over 7 years old, we may offer a discount of 15% off the cost of a new boiler supplied through our approved network. This discount is a non-insured service and does not form part of your insurance cover.

BOILER SERVICE

A yearly boiler check to make sure everything is safe and working as it should. You can add this as an optional extra to your policy, or you may choose to arrange it privately with your own contractor outside of your cover. Check your policy schedule to see if you've chosen to include this with us.

BOILER

The gas, oil or LPG boiler located at your home that provides heating and/or hot water.

Your boiler must be under 15 years old when you first take out this policy.

If your cover remains continuous, we will continue to provide cover until your boiler reaches 20 years of age. We don't cover:

- Commercial boilers
- Boilers with an output of more than 70kw/hr
- Boilers over 20 years old

CENTRAL HEATING SYSTEM

The system connected to your boiler that distributes heat throughout your home. This includes:

- Radiators
- Pipework
- Circulating pumps
- Motorised valves
- Thermostats and heating controls
- Expansion tanks
- Flues (where separate from the boiler unit)

It does not include:

- Underfloor heating
- Renewable heating systems (e.g. heat pumps or solar)
- Standalone heaters
- Water cylinders or storage tanks

CLAIM LIMIT

This is the most we'll pay towards each claim. It covers the engineer's call out, their time, parts, materials, and if needed, temporary accommodation (including VAT).

Essentials (formerly enhanced): up to £1,000 per claim, and up to £3,000 per year.

Supercharged (formerly premium) - up to £5,000 per claim, with unlimited claims per year

Essentials 500 (formerly standard) - up to £500 per claim, and up to £1,500 per year.

Essentials 5k (formerly enhanced 5k) - up to £5,000 per claim, and up to 6 claims per year

Only some existing customers will have Essentials 500 or Essentials 5k. These products are no longer available, and policies cannot be changed to these cover levels.

Your policy schedule will confirm which cover you have.

EMERGENCY

Something sudden and unexpected that needs fixing straight away because it could:

- Make your home unsafe or insecure
- Cause damage (or more damage)
- Put you or others at risk

To be covered, it must also be listed as an insured event in your policy.

EXCESS

The excess is what you pay towards each claim before an engineer is sent out (by credit or debit card). There are two types:

- Voluntary excess: an amount you choose to pay. Your schedule shows if this applies and how much it is.
- Compulsory excess: an amount that always applies in certain situations, on top of any voluntary excess. These include £60 for all call outs in the first 90 days of cover and £60 for boilers over 10 years old.

Key terms



Here are the rest of the key terms used in **your** policy. Like before, whenever **you** see these words in bold, they have the same meanings explained here.

HOME

Your main permanent place of residence in the UK - the private dwelling you live in and use for domestic purposes.

This does not include garages, gardens, outbuildings, swimming pools, leisure equipment or communal areas. However, if you have Secure+ and your garage or outbuilding is directly attached to your home (or can only be accessed through it), these will be included.

INSURED EVENT

An insured event is something listed under the What We Cover section of your policy that leads to either:

- An emergency (sudden and unexpected, needing immediate attention), or
- A system failure (where your boiler or system stops working correctly).

System failure is only covered if you've chosen to supercharge your cover. Check your policy schedule to see if this applies to you.

INSURER

Your cover is underwritten by Novus Underwriting Limited, on behalf of Collinson Insurance. They're the company financially responsible for paying claims under your policy.

You'll find more details about the insurer in the Legal Information section of this policy.

NON-INSURED SERVICES

These are extra services that sit outside the insurance part of your policy and are not part of your contract with Novus. An example of this is the optional Annual Boiler Service.

PERIOD OF COVER

The 12 months your policy runs for, starting from your policy start date.

PREMIUM

This is the cost of your policy – the amount you pay to keep your cover active.

- Monthly Premium - If you pay monthly, your premium is collected once a month on the agreed date. As long as your payments are up to date, your cover will continue.
- Annual Premium - If you pay annually, your full premium is collected as a single payment at the start of your policy year.

REMEDIAL

Repairs found during a boiler service or claim that aren't part of the issue you reported – for example, work to meet safety standards or fixes to prevent future problems. These aren't covered, but your engineer may point them out so you can arrange them separately.

REINSTATEMENT

This means putting things back to a safe and usable state after we've had to dig or make access for a repair. For example, if we've excavated to reach an external drain or water supply pipe, we'll fill it in and leave the surface level.

We don't cover the cost of putting floor coverings, fixtures, or fittings back to their original condition.

SCHEDULE

The document we send you that confirms your policy start date, your personal details, and the home that's covered. It also shows the cover level you've chosen (Essentials or Supercharged) and any optional extras, like a Boiler Service.

START DATE

The start of the policy as shown in the schedule.

SYSTEM FAILURE

When your boiler or system unexpectedly stops working and can't do its job properly until it's repaired. These are only covered under Supercharged.

UNOCCUPIED

When no one has lived in your home for more than 60 days in a row.

WAITING PERIOD

The short time at the beginning of your policy when you can't make a claim. This helps prevent pre-existing issues being claimed for.

For Boiler Replacement you can't make a claim for anything that happens within the first 6 months from your policy start date.

For all other cover sections, you can't make a claim for anything that happens within the first 14 days from your policy start date..

WE/US/OUR

This means Novus Underwriting Limited, acting on behalf of Collinson Insurance – the company responsible for your cover.

YOU/YOUR/INSURED

This means the person who took out the policy and is named as the policyholder on the schedule.

1. What's included in your cover

This section explains exactly what's included in your cover, along with the limits and any exclusions you need to know about. Each cover element has its own page so you can see what's covered and what isn't, and at the end you'll find the general conditions that apply to all policies. That way, you'll always know where you stand if something goes wrong.

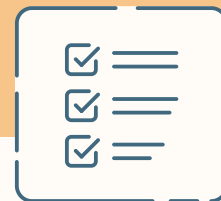


Your cover at a glance



This table shows the difference between our two cover levels - Essentials and Supercharged. Your policy schedule confirms which level you've chosen.

Element of cover	Essentials	Supercharged
Claim limit	For new customers: up to £1,000 per claim, and up to £3,000 per year. For some existing customers: • Essentials 500: up to £500 per claim, £1,500 per year. • Essentials 5k: up to £5,000 per claim, up to 6 claims per year.	Up to £5000 per claim and no per year cap.
Repair type	We'll carry out a temporary repair to make your home safe and stop the emergency. If a permanent repair costs the same as a temporary one, we'll complete the permanent repair instead.	Covers both emergencies and some non-emergency situations. Wherever possible, we'll complete a permanent repair to fix the issue for good.
Boiler	Emergency repairs for complete loss of heating/hot water caused by boiler failure.	Everything in Essentials, plus intermittent faults and system failures.
Central heating system	Emergency repairs for complete loss of heating caused by system failure.	Everything in Essentials, plus radiator valves and intermittent faults.
Boiler replacement	Replacement provided where boiler is 7 years old or less. Boilers over 7 years old – 15% discount available.	The same as Essentials.
Plumbing & drainage	Burst pipes, blocked external drains, or your only/all toilets are blocked. Leaks in your mains water supply pipe between your home and mains stopcock.	Everything in Essentials, plus accessing leaks where the location is known and minor non-emergency issues (like dripping or seized taps).
Electrics plus	Cover if a full circuit or fuse box fails. Repair or replace internal gas pipes to get your supply back on. Leaks in your mains water supply pipe between your home and mains stopcock.	Everything in Essentials, plus smaller issues, like loss of power to a single plug socket, as well as accessing leaks where the location is known.
Security plus	Removal of rats, mice, wasps or hornets. Fix missing/broken tiles to stop water getting in. Repair locks, doors or windows to keep your home secure. Help if you lose your only key.	The same as Essentials.
Overnight accommodation	Up to £250 if your home is uninhabitable after an emergency.	The same as Essentials.



From now on, you'll notice some words shown in bold. These have special meanings and are explained in the key terms section on page 5.

What's included?

If **you** experience an **insured event** at **home**, **we** will:

- Give **you** advice on what to do straight away to protect yourself and **your home**
- Arrange for one of our approved **engineers** to visit **your home**
- Cover the cost of the **engineer's** call out, their time, parts and materials (minus any **excess you** need to pay), up to **your claim limit** shown in **your schedule**.
- Guarantee any permanent repair carried out by one of our approved **engineers** for 12 months from the date of the claim.

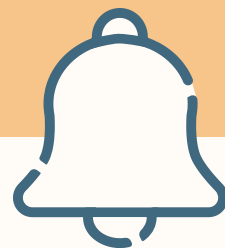
What's not included?

There are some situations where **we** can't step in:

- Claims made in the first 14 days of **your** policy (or the first 6 months for **boiler replacement**)
- Anything outside of the "Cover Provided" section of this booklet
- **Emergencies** that aren't **insured events** under **your** policy

If **you** do need help during **your waiting period**, **we** can still arrange for an **engineer** to visit on a pay-as-you-go basis.

Things to know about your cover



We've pulled together a few key things to keep in mind about your policy. These points will help make sure everything runs smoothly if you ever need to make a claim.

Reporting a claim

If something goes wrong, please let **us** know as soon as possible. All claims must be reported within 48 hours of discovering the issue. Unfortunately, **we** can't accept claims reported outside of this time frame.

! All claims must be reported within 48 hours.

Excesses

You may have chosen to include a voluntary **excess** when you set up **your** policy. It's also important to know that there are some compulsory **excesses** that apply to all policies. These are listed below. Both compulsory and voluntary **excesses** will apply, and they will be added together when **you** make a claim.

! A £60 **excess** for any boiler over 10 years old.

! A £60 **excess** on all claims made within the first 90 days of cover.

Your schedule will confirm exactly which **excesses** apply to **you**.

Need a reminder?

Keep this booklet and **your** policy **schedule** somewhere safe so **you** can easily check what's included in your cover, **your** claim limits, and any applicable **excesses**.



Your boiler keeps your home warm and provides hot water. With Essentials cover, **we'll** step in when things go wrong to get **you** back up and running quickly. Here's what's included and the few things that aren't.

What's included?

- **You** will be covered for a complete loss of heating and hot water.
- **We'll** arrange for an approved engineer to visit **your home** and cover their call out, time, and the parts and materials needed to complete a temporary repair (up to **your** claim limit, minus any **excess** that applies under your policy).
- If **your boiler** can't be fixed straight away, **we'll** contribute up to £50 towards temporary heating (just send **us your** receipt).
- If **your home** becomes uninhabitable because of the problem, **we** may also arrange overnight accommodation (see page 16 for details).

What's not included?

- **Boilers** over 20 years old, or with an output above 70kw/hr.
- Routine tasks (like lighting the boiler, adjusting controls, or replacing batteries), power flushing or descaling, or problems caused by not keeping up with an annual **boiler service**.
- Renewable energy systems (like solar or heat pumps), underfloor heating, Elson tanks, separate gas/oil heaters, dual-purpose boilers (such as AGAs or Rayburns), or appliances not mainly for heating (except a gas fire that forms part of a back boiler).
- The cold water system, feeds or outlets, or hot water system from the cylinder to **your** taps.
- Intermittent faults, issues where the boiler can still be operated manually or with an immersion heater, **beyond economical repair**, except where **boiler replacement** applies, or **remedial work** flagged during a **boiler service** or claim.
- The replacement of water tanks, cylinders or radiators, loss or escape of oil or gas, or damage caused by oil or gas leaks.



Sometimes a repair just isn't possible. If our **approved engineer** declares **your boiler beyond economical repair**, we will arrange and complete a replacement where your boiler is 7 years old or less at the time of breakdown.

For **boilers** over 7 years old, we will offer a discount of 15% off the cost of a new **boiler** supplied through our approved network.



Check **your** policy **schedule** to ensure this level of cover applies.

What's included?

- Replacement of **your** boiler where it meets the age criteria above.
- This benefit is available once **you've** had continuous boiler cover for 6 months or more.

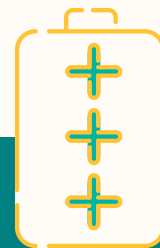
Don't have BRC?

Call us now!

What's not included?

- **Boilers** over 7 years old (replacement not provided).
- Any upgrades or improvements beyond a standard like-for-like replacement.

Supercharged - Boiler



Your boiler keeps **your home** running smoothly. With Supercharged cover, **you'll** get everything included in Essentials plus extra protection for the trickier issues that can crop up.

What's included?

- Cover for intermittent faults that can be identified by an engineer during their visit
- Cover for **system failures**, not just complete loss of heating or hot water
- Higher claim limits of up to £5,000 per claim with no yearly cap

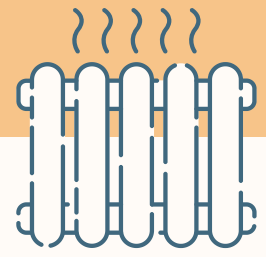
What's not included?

The same exclusions apply as Essentials, plus:

- Intermittent faults that can't be identified while the engineer is at **your home**

Haven't supercharged
your cover?

[Call HEA today](#)



Your central heating system distributes heat throughout **your home**. With Essentials cover, we'll step in if there's a sudden and unexpected failure that leaves you without heating.

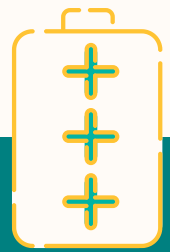
What's included?

- Emergency repairs where **you** have a complete loss of heating caused by a failure of **your central heating system**.
- **We'll** arrange for an approved engineer to visit **your home** and cover their call out, time, parts and materials needed to complete a temporary repair (up to **your claim limit**, minus any **excess** that applies).
- If **your home** becomes uninhabitable because of the problem, **we** may also arrange overnight accommodation (see page 16 for details).
- If **your** heating can't be restored straight away, **we'll** contribute up to £50 towards temporary heating (just send **us your** receipt).

What's not included?

- Intermittent faults.
- Routine maintenance, power flushing or descaling.
- Replacement of radiators, water tanks or cylinders.
- Underfloor heating or renewable heating systems (such as heat pumps or solar).
- Any issues caused by poor installation, neglect or wear and tear.

Supercharged - Central heating



Your central heating system keeps **your home** warm and comfortable. With Supercharged cover, **you'll** get everything included in Essentials plus extra protection for more complex or intermittent heating issues.

What's included?

- Cover for intermittent faults that can be identified by an engineer during their visit
- Cover for **central heating system** failures, not just complete loss of heating.
- Repairs to radiator valves, thermostatic valves, and dripping radiators
- Higher claim limits of up to £5,000 per claim with no yearly cap

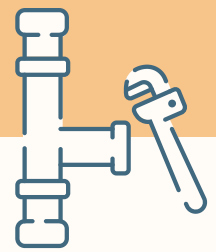
What's not included?

The same exclusions apply as Essentials, plus:

- Routine replacement of radiators or radiator valves (outside of emergency repairs)
- Intermittent faults that can't be identified while the engineer is at **your home**

Haven't supercharged
your cover?

[Call HEA now](#)



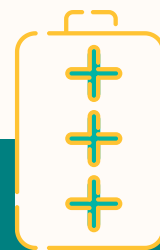
Plumbing problems can cause big headaches at **home**. With Essentials cover, **we'll** step in during **emergencies** to put things right quickly and prevent further damage. Here's what's included, and the few things that aren't.

What's included?

- **We'll** arrange for an approved engineer to visit **your home** and cover their call out, time, and the parts and materials needed to complete a temporary repair (up to **your** claim limit, minus any **excess** that applies under your policy).
- Collapse, leaks or blockages in the main water supply pipe between **your home** and the public main as well as burst pipes inside **your home**.
- Blocked drains within **your** property that have caused damage or flooding and can be resolved with jetting.
- Blocked or leaking toilets when **you** have no working alternative
- If **your home** becomes uninhabitable because of the problem, **we** may also arrange overnight accommodation (see page 16 for details).

What's not included?

- General maintenance or wear and tear
- Repairs or replacements to showers, shower parts, radiator valves, or pumps (including shower, electric, vacuum, filtration, spa or swimming pool pumps), and the replacement of water tanks, cylinders, radiators, external toilets, pipes, taps, guttering, downpipes, or soakaways.
- Replacing sinks, basins, or toilet bowls.
- Leaks that don't cause damage or can be contained until a permanent repair is made.
- Tracing the location of a leak and accessing any pipework that is not exposed.
- Septic tanks, water softeners, Saniflo toilets, or other specialist equipment.
- Where responsibility for a water supply pipe outside **your** property boundary is shared, **we'll** contribute only **your** proportion of the repair costs, up to **your claim limit**.
- Reinstating surfaces (like driveways, patios, decking or lawns) after an excavation.
- Any issues caused by poor installation, neglect or wear and tear.



Leaking pipes, blocked drains and toilets can cause a lot of disruption at home. With Supercharged cover, **you'll** get all the protection of Essentials plus extra help for those trickier problems.

What's included?

- Accessing leaks if the source of a leak is known
- Help with non-emergency issues/smaller problems such as dripping or seized taps
- Blocked toilets where there is an alternative available
- Higher claim limits of up to £5,000 per claim with no yearly cap

What's not included?

- Intermittent faults that can't be identified while the engineer is at **your home**
- Tracing leaks where the location is unknown

Haven't supercharged
your cover?

[Call HEA now](#)



Your home relies on safe electrics, running water, and a steady gas supply. With Electrics Plus cover, **we'll** step in during emergencies to put things right and keep **your home** running smoothly.

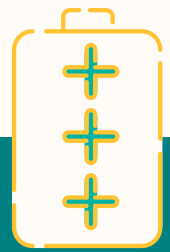
What's included?

- **We'll** arrange for an approved engineer to visit **your home** and cover their call out, time, and the parts and materials needed to complete a temporary repair (up to **your** claim limit, minus any **excess** that applies under your policy).
- If a full circuit or fuse box fails and can't be fixed by resetting it.
- Repair or replacement of internal gas pipes once the National Gas Emergency Service has made **your home** safe.
- Collapse, leaks or blockages in the main water supply pipe between **your home** and the public mains.
- If **your home** becomes uninhabitable because of the problem, **we** may also arrange overnight accommodation (see page 16 for details).

What's not included?

- General maintenance tasks (e.g. replacing fuses, bulbs, or batteries).
- Appliances or items that plug in (cookers, washing machines, etc.).
- Septic tanks, water softeners, Saniflo toilets, or similar specialist equipment.
- Where responsibility for a water supply pipe outside **your** property boundary is shared, **we'll** contribute only **your** proportion of the repair costs, up to **your claim limit**.
- Accessing any pipework that is not exposed.
- Cold water systems, feeds or outlets.
- Interruption or disconnection of mains services outside **your home**.
- Issues caused by poor installation, neglect, or lack of servicing.
- The tracing and accessing of leaks from **your** water supply pipe

Supercharged - Electrics plus



From electrics and water to gas, **your home** relies on these every day. With Supercharged cover, you'll get everything in Essentials plus extra protection for those smaller but important issues that can still cause disruption.

What's included?

- Cover for smaller electrical issues like loss of power to a single socket, not just full circuits
- If a leak is visible from your water supply pipe, we'll cover the cost of gaining access to it
- Higher claim limits of up to £5,000 per claim with no yearly cap

What's not included?

The same exclusions apply as Essentials, plus:

- Tracing leaks
- Accessing leaks where there's no visible evidence of a leak
- Any costs relating to reinstating surfaces (like driveways, patios or lawns) after excavation

Haven't supercharged
your cover?

[Call HEA now](#)



From broken locks and roof damage to pests or lost keys, Secure plus keeps **your home** safe and secure by stepping in to put things right. It's included with both Essentials and Supercharged plans, with Supercharged customers enjoying a higher claim limit of up to £5,000 per claim.

What's included?

- **We'll** arrange for an approved engineer to visit **your home** and cover their call out, time, and the parts and materials needed to complete a temporary repair (up to **your** claim limit, minus any **excess** that applies under **your** policy).
- Repairs or replacements if external locks, doors, or windows leave **your home** insecure or if **you** lose **your** only available key and can't access **your home**.
- Emergency help if roof tiles are missing or damaged and water is getting in.
- Removal of rats, mice, wasps or hornets nests inside **your home**.
- If **your home** becomes uninhabitable because of the problem, **we** may also arrange overnight accommodation (see page 16 for details).

What's not included?

- Internal locks, window locks, glass, garages or outbuildings.
- Any damage caused while gaining access.
- Doors subject to swelling, or porch doors where another lockable door gives access.
- Repeat infestations where previous advice hasn't been followed.
- Bees or bee hives (these are not treated as pests - contact the British Beekeepers Association for help).
- Damage to roof structures beyond missing or broken tiles.
- Shared costs, homes over three storeys, flat, felt, or thatched roofs, and any extra access equipment like scaffolding or lifts.

Overnight accommodation



Sometimes an **emergency** means **your home** just isn't safe or comfortable to stay in. If that happens, **we'll** make sure **you** have somewhere to go while the problem is being fixed.

This benefit is the same whether you have Essentials or Supercharged cover.

What's included?

- If **your home** becomes uninhabitable after an **emergency** and the problem can't be fixed straight away, **we'll** arrange and pay for overnight accommodation for **you** (up to £250 per accepted claim).

What's not included?

- Food or drink costs.
- Parking charges.
- Travel costs.
- Entertainment or other personal expenses.

General exclusions



These are standard across all sections of **your** policy and to Essentials and Supercharged.

When you can't claim

- Anything that happens in the first 14 days of **your** policy (or the first 7 days after **you** move into or back into **your** home, or if **your** home has been empty for 60+ consecutive days).
- Problems that existed before **your** policy started.
- Claims for landlords, holiday homes, park/park-style homes or caravans.
- General wear and tear, gradual deterioration, or lack of maintenance.
- Issues caused by poor installation, faulty design, not following the manufacturer's instructions, non-standard construction, or work that doesn't meet local building regulations.
- Systems or parts that are still under a manufacturer's warranty or guarantee.
- Improvements to bring **your** system up to modern standards.

What's not covered

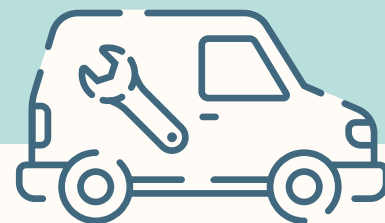
- Detached garages, sheds, outbuildings, swimming pools, ponds, septic tanks or cesspits
- Decorative or cosmetic repairs or Like for like or bespoke replacements.
- Any **remedial** work or maintenance identified by an engineer during a claim or **boiler service** that aren't directly related to the issue reported
- Loss or damage caused by **your** own negligence, wilful acts, or misuse.
- Any loss or cost relating to wasted water, gas, or food resulting from an incident.
- Reinstatement costs for original surfaces including driveways, paths, decking, or any other area excavated as part of a repair
- Any costs better covered under another insurance policy.
- Circumstances that aren't sudden or unexpected.
- Any claim over **your** policy's claim limit.
- General servicing or preventative maintenance or descaling or any work arising from hard water scale deposits
- Nuclear, biological or chemical contamination, terrorism, war, or civil unrest.
- Damage from sonic booms, pressure waves or aircraft.
- Any liability for computer viruses, data corruption, or system failure.

2. How to manage your policy

This section gives you clear, step-by-step guidance on how to manage your policy. You'll find everything from making a claim to making a complaint, as well as how to change or cancel your cover. We've kept it simple so you always know what to do and who to contact.



How to make a claim



When something goes wrong at **home**, we're here to help. Making a claim is simple; just choose the way that works best for **you**:

 Call us on 0333 003 4999 (option 1)

 Online: [Click here to submit a claim using our webform](#)

 All claims must be reported within 48 hours of discovering the problem.

 If **you** smell gas please call the National Gas Emergency Service immediately on 0800 111 999 before contacting **us**.

Making a claim is simple - here's what to expect, step by step.

-  **Stay safe first** - If **you** smell gas, call the National Gas Emergency Service on 0800 111 999.
-  **Report your problem** - Use **our** online [webform](#) or call 0333 003 4999 (option 1) within 48 hours.
-  **Pay your excess** - If a voluntary or compulsory **excess** applies, **we'll** take payment securely before sending an **engineer**.
-  **Engineer visit** - **We'll** book a time that suits **you**. If there are delays outside **our** control, **we'll** keep **you** updated.
-  **Problem fixed** - **Our** engineer will carry out the repair, and if the same issue happens again within 30 days, **we'll** return to put it right at no extra cost. If there's any uncertainty about whether it's the same fault, we may ask **you** to pay **your excess** upfront. Don't worry - if **our engineer** confirms it's the same issue, **we'll** refund this in full.

How to set up & renew your policy



We want you to understand how **your** policy is arranged, what **you'll** pay and what happens when it renews. **You'll** find the details specific to **your** cover in **your** policy schedule.

Setting up your policy

When **you** take out cover, we'll confirm the policy **you've** chosen, **your start date**, how **you'll** pay and the total price. Please check **your policy schedule** when you receive it and let us know if anything isn't right.

Your arrangement fee

A £35 **arrangement fee** applies when we set up **your** policy.

The arrangement fee is separate from **your insurance premium** but is already included within the total price presented to **you**. It will not be added as an additional charge. The amount of the arrangement fee will be shown separately in **your policy schedule**.

Renewing your policy

Your policy will renew automatically each year unless **you** tell us that **you** don't want it to.

We'll contact **you** before your renewal date to confirm:

- **your** renewal date;
- the cover that will continue;
- the total price for the next policy year;
- the £35 **arrangement fee** included within that price; and
- any changes to **your** cover or policy terms.

A new £35 **arrangement fee** applies at each renewal. It is included within the total renewal price presented to **you** and will not be added as an additional charge.

If **you** don't want **your** policy to renew, please contact us before the renewal date. **You** can also opt out of automatic renewal at any time.

How to make a complaint



We want to give **you** the best possible service. If something isn't right, please tell **us** so **we** can put it right as quickly as possible.

Who to contact

If **your** complaint is about the sale of **your** policy:

 [03330 00 34 999](tel:033300034999)

 Online: [click here to submit a complaint using our webform](#)

 complaints@homeemergencyassist.com

If **your** complaint is about a claim:

 [03330 00 34 999](tel:033300034999)

 Online: [click here to submit a complaint using our webform](#)

 info@assuredresponse.co.uk

What happens next

- **We'll** acknowledge **your** complaint quickly and aim to resolve it within 4 weeks.
- If **we** need more time, **we'll** explain why and let **you** know when **you** can expect a full response.
- **Our** final response will set out **our** decision clearly, based on all the information available.

If **you're** still unhappy or **we** haven't given you a final response within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS):

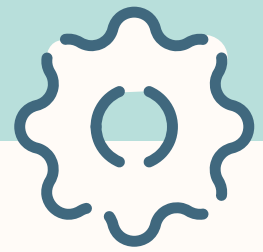
 [0800 023 4567](tel:08000234567) or [0300 123 9123](tel:03001239123)

 complaint.info@financial-ombudsman.org.uk

 Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR

 www.financial-ombudsman.org.uk

How to change your details



Life changes, and **we** want to make sure **your** policy keeps up. If **your** contact details or **home** address change, just let HEA know so **we** can keep everything up to date and make sure **you** don't miss any important information.

Moving home

Please let HEA know as soon as possible if **you** move to a new address. Because **your** cover is linked to **your home**, **your** policy may need to be updated or replaced. Depending on **your** new **home**, boiler, and **your** requirements this might mean arranging a new policy.



Your cover won't apply during the first 7 days at **your** new property.

It's really easy to update **your** address. Just fill in the simple online form and HEA will get **your** records changed. New documents will be sent within 2 working days so **your** policy stays up to date. **You** can also view these any time in **your** [customer portal](#).



Online: [click here to update your address using our webform](#)

Updating your details

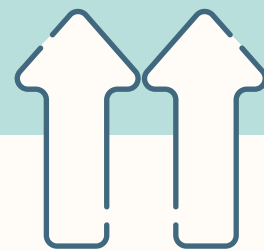
If **your** phone number, email, or address changes, let HEA know straight away. That way HEA can make sure **your** policy records are always up to date and **you** don't miss any important information.

Just use the simple online form and HEA will update **your** records. Any changes will be confirmed within 2 working days, so **you** can be sure **you** won't miss any important updates about **your** cover.



Online: [click here to update your details using our webform](#)

How to upgrade your policy



Spotted an element of cover **you** don't have, or want the extra reassurance of Supercharged cover? Upgrading is quick and easy and it means **you'll** have even more peace of mind when things go wrong.

Your life doesn't stand still - and neither should **your** policy. **You** can upgrade **your** cover at any time to make sure it keeps pace with **your** needs.

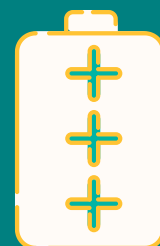
On Essentials 500? **You** can increase **your claim limit** by moving to **our** standard Essentials package, giving **you** more protection each time **you** need **us**.

On Essentials? **You** can add extra cover elements to build a package that suits **you** – for example, extending protection to more areas of **your home**.

HEA's friendly customer service team are here to talk through **your** options, explain the benefits in plain English, and help **you** set up the right cover for **you** and **your home**.

Call HEA today

 **03330 00 34 999**



Want to Supercharge your cover?

Supercharging **your** cover means more protection, fewer worries, and loads of extra benefits - all designed to make life at home that little bit easier.

- Bigger claim limits – up to £5,000 per claim, with no annual cap
- Extra protection for **your** boiler and central heating (including intermittent faults and system failures)
- Cover for smaller issues like dripping taps or power loss to a single socket
- Support with some non-emergency repairs
- Permanent repairs where available

Call HEA now and our friendly team will explain everything and help **you** upgrade in just a few minutes.



Hopefully **you'll** never need to, but if **you** decide this cover isn't right for **you**, cancelling is simple.

Cancelling in your cooling off period (first 14 days)

You can cancel **your** policy within 14 days of the **start date** (or from when **you** receive **your** documents, if later). If no claims have been made or are pending, HEA will refund any premium **you've** paid in full.

Cancelling after 14 days

You can cancel **your** policy at any time by contacting HEA. If **you** cancel after the cooling-off period:

- The £35 **arrangement fee** paid when your policy was set up or renewed will not be refunded.
- A £35 administration fee will apply.
- If **you** haven't made a claim, HEA will refund any premium **you've** paid for cover **you** haven't used. If **you** pay monthly and have made a claim, **you'll** just need to settle any remaining payments before **your** policy can be cancelled.

When HEA may cancel your policy

HEA may cancel **your** cover if, for example:

- **You** don't pay **your** premium
- **You** give HEA false or misleading information
- **You're** abusive towards HEA's staff or engineers
- **You** don't meet the policy terms and conditions
- HEA are unable to repair **your** system due to parts no longer being available

If this happens, HEA always write to **you** explaining the reason and the date **your** policy will end. In some cases this may be with immediate effect.

How to cancel

The easiest way to cancel is to contact HEA's customer service team:

 [03330 00 34 999](tel:033300034999)

 customerservice@homeemergencyassist.com

How to manage your payments



Keeping **your** payments up to date means **your** cover stays in place, ready to help when **you** need it. Here's everything **you** need to know about how **your** payments work and what to do if something changes.

Making your payments

Your payments are taken monthly or annually, depending on what **you** chose when **you** set up **your** policy. **You'll** find all the details including the amount, date, and method in **your** policy schedule. **Your** payments will continue automatically unless **you** tell **us** **you** want to cancel **your** cover.

If you miss a payment

If a payment doesn't go through, don't worry; **we'll** get in touch to let **you** know. **You'll** need to make this payment before **we** can send an **engineer** or approve a claim.

If the payment remains outstanding, **your** policy may be paused or cancelled, but **we'll** always try to contact **you** first to get things back on track.

If **you** pay monthly, **you** may have a separate agreement with our finance provider. Please take a moment to review their terms, as there may be additional fees if a payment is missed.

Changes to cover & price

From time to time, **we** may need to make small changes to **your** policy for example, to keep in line with regulation, tax updates, or to make improvements to **our** services. If these changes benefit **you**, **we'll** make them straight away and confirm in writing. If they don't, we'll give **you** at least 14 days' notice before they take effect.

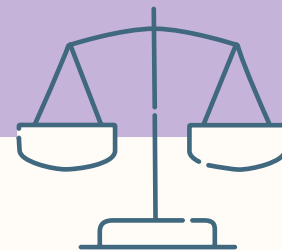
Need to update your payment details?

If **your** card, bank account, or payment details change, please let **us** know as soon as possible so **your** cover isn't interrupted. **You** can update these details quickly by calling [0333 003 4999](tel:03330034999) (option 2).

3. Legal information

This section sets out the important details behind your cover. It explains who your underwriters are, how we handle fraud, your responsibilities, and how your information is used and protected. It also includes key legal rights and the protections available to you. Think of it as the small print made simple - so you always know where you stand.





This section contains the important legal details about **your** policy. While some of the wording is required by law, **we've** kept things as clear and straightforward as possible.

HEA & underwriters

Your insurance is arranged by HEA (Home Emergency Assist Ltd) and underwritten by Novus Underwriting Ltd on behalf of Collinson Insurance.

- HEA is an appointed representative of Insure Group Ltd, authorised and regulated by the Financial Conduct Authority (FCA).
- Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - registration number 202846.
- Novus Underwriting Ltd is an appointed representative of Rokstone Group Ltd, authorised and regulated by the FCA (Ref. 1008277). Registered in England (No. 10397192).

You can check all of these details on the Financial Services Register at register.fca.org.uk.

Your responsibility

When applying for or updating **your** cover, **you** must:

- Give full and accurate answers to the questions **we** (or the **agent**) ask.
- Make sure the information **you** provide is true and complete.
- Tell **us** about any changes as soon as possible.

If information is missing or incorrect, **your** policy may be invalid, and **you** might not be able to make a claim.

Fraud

We take fraud very seriously. If **we** believe that a claim made by **you** (or on **your** behalf) is fraudulent, exaggerated, or misleading, **we** may:

- Refuse to pay the claim,
- Recover from **you** any payments already made, and
- End **your** policy from the date the fraud took place.

We may also inform the police or other authorities. This protects all customers by helping **us** keep premiums fair.



Sanctions & trade restrictions

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 and/or all other jurisdictions where we do business.

Financial services compensation scheme

This policy is covered by the FSCS. If **we** cannot meet our financial obligations, **you** may be entitled to compensation. For more details, visit www.fscs.org.uk or call 0207 741 4100.

Law & jurisdiction

Your policy is governed by the laws of England and Wales, and disputes will be dealt with in the courts of England.

Third party warranties

If **your** boiler, appliance, or system is already covered by a manufacturer's or installer's warranty, it is **your** responsibility to make sure that warranty isn't affected. **We** won't cover repairs where another warranty applies.

Our guarantee

If **we've** carried out a permanent repair and something goes wrong, like a faulty part or workmanship issue, **we'll** put it right for **you** at no extra cost. This guarantee lasts for 12 months from the date of the repair.

This doesn't affect **your** legal rights under the Consumer Rights Act 2015 or any other laws that protect **you**.



Collinson Insurance privacy notice

How we use the information about **you**.

As a data controller, we collect and process information about **you** so that we can provide **you** with the products and services **you** have requested. We also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where we need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to us processing relevant sensitive information.

To administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities. The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by us and these fraud prevention agencies and databases, and **your** data protection rights, can be found [here](#).

Processing your data

Your data will generally be processed on the basis that it is:

Your personal information & privacy



- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for **your** consent to process **your** data.

How we store & protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process **your** personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that **you** have given us.

How you can access your information & correct anything that is wrong

You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact us by email or letter as shown below:

✉ data.protection@collinsongroup.com

📍 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask us to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

HEA & your personal information

HEA will collect and use **your** personal data so **we** can provide **your** cover and handle any claims. This may include **your** name, address, and other relevant details. **We'll** keep **your** information safe, use it only where it's necessary, and never sell it to third parties.

Full details of how **we** use and protect **your** data can be found in **our** [Privacy Notice](#).

Your contract with HEA



Your insurance policy is arranged and managed by HEA (Home Emergency Assist) also known as the **agent**.

Your agreement

Your policy runs for 12 months from **your** start date and will renew each year unless **you** tell **us** otherwise.

You'll make **your** payments each month (or year) as shown in **your schedule**. Any money **you** pay to HEA for **your** cover is held on behalf of the **insurer**, Novus Underwriting Limited, who underwrite **your** policy.

If we make changes

Sometimes **we** may need to update **your** policy wording or terms for example, to keep in line with regulations, improve clarity, or reflect how **our** services operate. If a change benefits **you**, **we'll** make it straight away and confirm in writing and if a change doesn't benefit **you**, we'll let **you** know at least 14 days before it takes effect.

If **you're** not happy with any changes, **you** can contact **us** to discuss **your** options.

If your policy is transferred

If HEA changes its underwriter or transfers **your** policy to another provider, **we'll** contact **you** via email to explain what's changing and when.

If **you** prefer not to continue, **you** can withdraw **your** consent at any time by letting **us** know by giving **us** a call, visiting **our** live chat or emailing **us**.

This agreement is designed to make sure **your** cover runs smoothly and that any changes are always handled transparently and with **your** best interests in mind.

Did you know...

At HEA, we don't just protect your home when things go wrong, we can also cover your appliances to keep everyday life running smoothly.

Our Appliance cover takes care of repairs or replacements (depending on your appliances age) if one of your insured appliances breaks down due to mechanical or electrical failure, or even accidental damage once the manufacturer's warranty has ended.

We'll send a trusted engineer to diagnose and repair the fault, or replace the appliance if it can't be fixed, helping you get back to normal as quickly as possible.

You can choose cover for:

- Domestic appliances – like washing machines, ovens, and fridge freezers.
- Electronic products – like coffee machines, sound systems, and smart tech.

Call HEA now

 **03330 00 34 999**





Getting you back to your happily ever after...

HEA, Arena Business Centre, Holyrood close, BH17 7FJ

homeemergencyassist.com

Customerservice@homeemergencyassist.com