

We want to make sure everything's clear when it comes to your cover, so here's a quick overview of who we are, what we do, and the services we provide.

Who regulates us?

HEA is an Appointed Representative of Insure Group Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the UK's independent regulator for financial services. You can check our registration by visiting www.fca.org.uk/firms/financial-services-register or by calling the FCA on 0300 500 8082.

What we offer

We provide a range of general insurance products underwritten by Novus Underwriting Limited on behalf of Collinson Insurance. We won't recommend a specific policy, but we'll give you all the information you need to make the right choice for you. All of your documents are shared digitally.

Demands and needs

We haven't provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

Need to make a complaint?

We're here to put things right so give us a call on 03300 034 999, or email complaints@homeemergencyassist.com. Prefer to write to us? Send your letter to: The Customer Services Manager, HEA, Arena Business Centre, Holyrood Close, Poole BH17 7FJ.

If your complaint isn't resolved, you may be able to contact the Financial Ombudsman Service for further help.

Who owns us?

We're an independently owned company and therefore not influenced by product suppliers.

Are you protected if something goes wrong?

Our underwriters (Novus Underwriting Limited on behalf of Collinson Insurance) are covered by the Financial Services Compensation Scheme (FSCS). If they're unable to meet their commitments, you may be entitled to compensation, depending on the circumstances.

About fraudulent claims

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document knowing the document to be forced or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage you caused deliberately or with your knowledge, or if your claim is in any way dishonest or exaggerated;

If we find that a claim has been made dishonestly or fraudulently, we won't be able to pay out or refund any premiums. Your policy may also be cancelled from the date the false claim was made. In serious cases, we may need to take legal action or report the matter to the relevant authorities.

How we're paid

A £35 arrangement fee applies when I take out a plan.

The arrangement fee covers the cost of arranging and administering my policy. It's separate from your insurance premium but is included within the total price presented to you and will not be added as an additional charge.

If you cancel your policy within the 14-day cooling-off period, the £35 arrangement fee will be refunded in full and you won't be charged a cancellation administration fee.

If you choose to cancel your policy after the 14-day cooling-off period:

- the £35 arrangement fee will not be refunded; and
- You will be charged a separate £35 cancellation administration fee

These amounts are separate from any payment due for the period during which cover was provided and any premium refund calculated in accordance with the policy cancellation terms.

HEA also receives commission in connection with arranging policies. This commission is included within the insurance premium. HEA is therefore paid through a combination of the arrangement fee paid by you and commission received in connection with your policy.