



**HOME
EMERGENCY
ASSIST**

Relax, you're covered



**YOUR APPLIANCE COVER
POLICY**



WELCOME TO HOME EMERGENCY ASSIST

Thank **You** for placing **Your** Appliance Cover Policy with **Us**. In this booklet **You** will find important information relating to **Your** cover and policy.

Please read this policy wording carefully as it contains information about the policy including Terms & Conditions, How to Make a Claim, Important Contact Information and **Your** Cancellation Rights.

The Policy wording forms part of **Your** insurance contract with **Us**, so please keep it in a safe place.

Should **You** find **You** have to make a claim, we will do everything **We** can to make the process as quick and hassle free as **We** can. **You** can find simple details of what to do in the event of a claim on page 12 of this Policy booklet.

Yours sincerely



Elliot Goodwood

Head of Customer Relations

USEFUL CONTACT NUMBERS

Customer Service

0333 00 34 999

FOR DETAILS ABOUT OUR OPENING
HOURS, PLEASE CHECK ONLINE

New Quotations or to Recommend A Friend:

0333 00 32 999

FOR DETAILS ABOUT OUR OPENING
HOURS, PLEASE CHECK ONLINE

TO MAKE A CLAIM VISIT:

[www.mbginsurance.co.uk/
claims/gadget/appliances/](http://www.mbginsurance.co.uk/claims/gadget/appliances/)

OR CALL:

0330 124 4531

LINES OPEN 9AM - 5PM MON - FRI



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ABOUT YOUR INSURANCE PRODUCT

THIS INSURANCE IS ARRANGED BY:

This insurance is arranged by Home Emergency Assist Ltd & underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Home Emergency Assist is an appointed representative of Insure Group Ltd which is authorised and regulated by the Financial Conduct Authority, Firm Reference No. 584710

Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 829396. Its principle office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

As Home Emergency Assist Ltd acts as an agent for the **Insurer**, monies paid to (or held by) Home Emergency Assist Ltd in relation to the insurance contract are treated as having been paid to (or held by) the **Insurer**.

IMPORTANT

It is important **You** check **Your Policy Schedule** to ensure the information that **You** have provided to us is accurate. Please take the time to read the contents of this policy to ensure **You** understand the cover **We** are providing **You** and that **You** comply with our terms and conditions. This policy wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this **Policy** in **bold** with a capital letter.

ACCIDENTAL DAMAGE

A sudden and accidental event resulting in the failure of any component of the **Products** which prevents normal operation and requires repair or replacement before normal operation can be resumed.

ADMINISTRATOR

Means Home Emergency Assist, Ground Floor,, 4C New Fields Business Park, Stinsford Road, Poole, BH17 0NF.

BEYOND ECONOMIC REPAIR (BER)

Referred to as **BER**, which means, in the opinion of **Our** approved engineer, the cost of repair is more than the cost of replacement.

CALL OUT

The attendance of an engineer to **Your Home** during normal working hours (9am – 5pm Monday to Friday excluding Bank Holidays).

CLAIMS ADMINISTRATOR

MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ.

DEFINITIONS

CONSUMER ELECTRONIC PRODUCT(S)

The item or items purchased and owned by **You**, as a homeowner or tenant and in full working order, from a VAT registered company and for which **You** hold Proof of Purchase and that is insured by **Us** as detailed in **Your Policy Schedule**. We do not cover **Consumer Electronic Products** purchased second hand or from online auction websites. Items owned by landlords and included in the let of a property will not be covered.

COVER LIMIT

Each appliance will be covered up to the limit specified in **Your Policy Schedule**, representing the value of the appliance and subject to proof of purchase.

DEFERMENT PERIOD

In respect of all sections of the **Policy**, no claim can be made for any incident that occurs within 28 days of the commencement date of this **Policy** as shown in the **Schedule**. Items added during the life of the **Policy** would also need to adhere to the **Deferment Period**.

DOMESTIC APPLIANCE PRODUCT(S)

The item or items purchased and owned by **You** as a homeowner or tenant, in full working order, from a VAT registered company and for which **You** hold proof of purchase and that is insured by **Us** as detailed in **Your Policy Schedule**. We do not cover **Domestic Appliance Products** purchased second hand or from online auction websites. Items owned by landlords and included in the let of a property will not be covered.

COMMENCEMENT DATE

Means the start of the **Policy** as shown in the **Schedule**.

EXCESS

The amount **You** will be required to pay towards each claim **You** make under this **Policy**.

Your Plan Schedule will state if an excess applies to **Your** policy. Please note there is a compulsory excess on all claims occurring within the first 90 days of cover. This is in addition to any voluntary excess selected.

The compulsory excess is also applied to all appliances over 6 years of age. This is in addition to any voluntary excess selected.

There is also a compulsory excess for televisions.

HOME

The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on **Your Schedule**.

INSURER/WE/US/OUR

Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

MECHANICAL / ELECTRICAL BREAKDOWN

The actual and sudden mechanical / electrical failure or breakdown which results in the sudden stoppage of a Product's normal functions and which necessitates repair to resume those functions. Failure or breakdown that ultimately results from wear and tear is excluded from the scope of cover afforded by this **Policy**.

POLICY PERIOD

This insurance commences on the date shown on **Your Policy Schedule** and is renewed every year upon receipt of **Your** annual premium and does not have a specified end date and cover will continue until either **You** or **We** cancel the **Policy**, subject to payment of premiums.

POLICY SCHEDULE

Confirmation of the Insured's details, **Policy** duration, component cover selected and the **Claim Limit**.

TERRITORIAL LIMITS

The United Kingdom of Great Britain and Northern Ireland.

YOU/YOURS

Means the person who applied for this insurance and is named on the **Schedule** as the policy holder.

YOUR COVER PLANS WITH HOME EMERGENCY ASSIST

Cover Level A

We will indemnify **You** against the costs of any **Mechanical/Electrical** breakdown or **Accidental Damage** for **Domestic Appliances Product(s)** identified on **Your Policy Schedule**.

Where the **Domestic Appliances Product** was under 5 years of age and is declared **BER**, **We** will replace the **Product** with a **Product** of similar specification and functionality.

Where the **Domestic Appliances Product** is over 5 years of age but less than 10 years of age and is declared **BER**, **We** will make a contribution towards the cost of replacement. The contribution will depend on the age of the appliance (as outlined in the Contribution Table) and will be made with vouchers from a retailer of **Our** choosing or cash where applicable.

We reserve the right to make settlement of any claim resulting in replacement of the **Domestic Appliances Product/Consumer Electronic Product** by voucher and give **You** details of any changes to the terms and conditions of this service. **You** hereby authorise Home Emergency Assist to transfer data for the purposes set out above, including data defined as 'sensitive personal data' under the data protection act 1998 and consent to the new arranger and/or administrator being able to offer continuation of service to **You**. If at any time **You** wish to withdraw **Your** agreement to this, please let Home Emergency Assist know by writing to the registered address.

Your contract with Home Emergency Assist will run for a minimum of 12 months beginning from the **Commencement Date** as detailed in **Your Schedule**.

Cover Level B

We will indemnify **You** against the costs of any **Mechanical/Electrical** breakdown or **Accidental Damage** for **Consumer Electronic Product(s)** as identified on **Your Policy Schedule**.

Where **Your Consumer Electronic Product** was under 5 years of age and is declared **BER**, **We** will replace the **Product** with a **Product** of similar specification and functionality.

Where the **Consumer Electronic Product** is over 5 years of age but less than 10 years of age and is declared **BER**, **We** will make a contribution towards the cost of replacement. The contribution will depend on the age of the appliance (as outlined in the Contribution Table) and will be made with vouchers from a retailer of **Our** choosing or cash where applicable.

BER Contribution Table

Appliance Age	Replacement Contribution %
Under 6 Years	40%
Under 7 Years	30%
Under 8 Years	20%
Under 10 Years	10%

- There is a compulsory excess of £50 on all call outs occurring within the first 90 days of cover.

- There is a compulsory excess of £50 on all appliances over 6 years of age.

- There is a compulsory excess of £100 for all televisions covered under your plan.

WHAT IS AND WHAT IS NOT COVERED

WHAT PRODUCTS ARE COVERED?

Depending on the cover selected, **You** may insure **Domestic Appliance** and **Consumer Electronic Products** that have been purchased in the UK, chosen from the following list:

A - Domestic Appliance Product(s)

- American Fridge Freezer
- Cooker
- Cooker Hood
- Dishwasher
- Extractor Fan
- Free Standing Cooker
- Freezer
- Fridge/Freezer
- Fridge
- Hob
- Microwave Oven
- Oven
- Range Cooker
- Refrigerator
- Tumble Dryer
- Warming Drawer
- Washer/Dryer
- Washing Machine
- Wine Cooler

B - Consumer Electronic Product(s)

- Air Fryer
- Blu-ray/DVD Player
- Carpet Cleaner
- Coffee Machine
- De-Humidifier
- Digital Radio
- Food Processor
- Hair Dryer/Hair Styler
- Halogen Oven
- Hi-Fi System
- Home Cinema System
- Slow Cooker
- Smart Speaker
- Sound Bar
- Stand Mixer
- Steam Cleaner
- Television
- Vacuum Cleaner/Robot Vacuum

Your Products must be under the age of 10 years old in respect of both Cover Level A and B and be registered with the **Administrator**. Cover will not apply until 28 days after the **Policy** commencement date. **We** reserve the right to decline the inclusion of some manufacturers or **Products**. **Products** may be substituted at any time by contacting the **Administrator**; cover will not commence on the substituted **Product(s)** until 28 days after the change date.

- There is a compulsory excess of £50 on all call outs occurring within the first 90 days of cover.

- There is a compulsory excess of £50 on all appliances over 6 years of age.

- There is a compulsory excess of £100 for all televisions covered under your plan.

WHAT IS AND WHAT IS NOT COVERED

WHAT IS COVERED

A: **Mechanical / Electrical Breakdown**

Your Policy provides cover against **Mechanical / Electrical Breakdown** of the **Product(s)** identified on **Your Policy Schedule**. Cover includes parts, labour and **Call Out** charges (inc. Vat) during normal working hours (9am – 5pm Monday to Friday) subject to the terms, conditions and exclusions of **Your** policy.

Where the **Product** is under 5 years of age and is declared **BER**, **We** will replace the **Product** with a **Product** of similar specification and functionality.

Where the **Product** is over 5 years of age but less than 10 years and is declared **BER**, **We** will make a contribution towards the cost of replacement. The contribution will depend on the age of the appliance (as outlined in the Contribution Table on page 6) and will be made with vouchers from a retailer of **Our** choosing.

B: **Accidental Damage**

WHAT IS PROVIDED

- a) Once payment has been debited from **Your** account **We** will arrange for **Your** policy documentation to arrive promptly. **You** will need to check the policy does meet **Your** needs and keep the Policy document in a safe place in case **You** need to refer to it. The **Product** shall be subject to the conditions set out below.
- b) **Your** policy relates to the **Product(s)** that **You** have indicated **You** wish to be covered for.
- c) In return for **Your** payments set out in the confirmation, **We** will repair or replace the **Product(s)**. This pre-payment is for services to be rendered in a response to a possible future contingency.
- d) Customer services: **You** may submit a claim 24/7 using the online claims form www.mbginsurance.co.uk/claim/gadget/appliances/. Once submitted **You** will be contacted by a member of the customer service team to discuss **Your** claim.
- e) In the event that **Your Product** or any part of it suffers a **Mechanical/ Electrical Breakdown**, **You** must inform the **Claims Administrator** by submitting an online claims form via the website

<https://www.mbginsurance.co.uk/claims/gadget/appliances/>. **We** will arrange for **Our** representative engineers to attend at **Your Home** as soon as is mutually convenient.

- f) **We** will carry out repairs or replacements (as **Our** contracted engineers deem reasonable) to the **Product(s)**. In the event of a replacement being necessary, a replacement **Product** may be reconditioned.

WHAT IS NOT COVERED

1. Repairs or replacements of the **Product(s)** will not be provided if the **Product(s)** are still covered by any manufacturer's, supplier's or repairer's warranty or arise from or in the event of:
2. Any **Excess** payable as detailed within **Policy Schedule**.
3. A **Domestic Appliance** or **Consumer Electronic Product** being recalled by any supplier or manufacturer due to a generic manufacturer defect or any other reason;
4. Any unauthorised modification of the **Domestic Appliance** or **Consumer Electronic Product(s)** including (without limitation) any upgrade not authorised by the person who supplied it to **You** or addition of any accessories not approved by the manufacturer;
5. **Your** failure to follow any operating instructions in relation to the **Domestic Appliance** or **Consumer Electronic Product(s)**
6. Use of **Domestic Appliance** or **Consumer Electronic Product(s)** in a non-domestic or commercial environment;
7. Where any damage to a **Domestic Appliance** or **Consumer Electronic Product** has been caused by loss, theft or attempted theft;
8. No fault being found with **Your Domestic Appliance** or **Consumer Electronic Product(s)**;

WHAT IS AND WHAT IS NOT COVERED

9. Routine maintenance, cleaning and servicing of the **Domestic Appliance** or **Consumer Electronic Product(s)**, supplies or services to **Your Home**;
10. Cosmetic damage such as damage to paintwork or dents or scratches to the **Domestic Appliance** or **Consumer Electronic Product(s)**;
11. Replacement of any consumable or auxiliary items e.g. batteries or any accessories or peripherals that were not part of the original **Domestic Appliance** or **Consumer Electronic Product(s)** offerings at the time of purchase
12. **The Domestic Appliance** or **Consumer Electronic Product(s)** not properly installed by installers authorised by the supplier;
13. Any claim occurring within 28 days of the inception date of **Your** policy
14. Costs associated with the initial set up;
15. Claims for rectifying maladjustment or incorrect configuration of setting of manual controls;
16. Faults known to **You** before commencement of cover under **Your** policy;
17. Claims arising as result of normal wear & tear;
18. Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy;
19. Deliberate or malicious damage or neglect of the **Product(s)**;
20. Any **Product** over the age of 10 years;
21. War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
22. Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
23. Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
24. Electronic data: any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

GENERAL CONDITIONS

Claims are only valid where authority has been issued by the **Claims Administrator** or their appointed engineer.

1. The **Claims Administrator** will make reasonable attempts to obtain a suitable engineer, provided that provision of service is not precluded by:

- a. Adverse weather conditions;
- b. Industrial disputes (official or not);
- c. Failure of the public transport system (including the road network) and repair thereto;
- d. Schedule of Engineer coverage based on geographical locations;
- e. Other circumstances preventing access to **Your Home** or otherwise making provision of cover impractical.

2. **We** shall be entitled to:

1. Decline cover if, in **Our** opinion, **Your Home** or services have not been maintained in a safe or serviceable condition;
2. Decide on the most appropriate means of providing cover, although **We** will take **Your** wishes into account whenever possible;
3. **Your** assistance in carrying out such extensive diagnostic tests via the telephone as **We** see necessary to resolve any problems before **We** arrange an engineer **Call Out**.
3. You may be responsible for any **Call Out** charges if having requested assistance **You** are not at **Home** when the engineer arrives.
4. **We** will arrange to supply and fit replacement parts or components where required and covered under **Your Policy**. If **You** request any additional

work or replacement parts, **You** will be responsible for the additional cost. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.

5. If **You** move address then **You** must inform the **Administrator** in writing or by phone.
6. Where the Insurer deems the **Product** to be **Beyond Economical Repair** or makes financial settlement in lieu of repair all benefits under this policy will cease.
7. This insurance is automatically cancelled if **You** or anyone acting on **Your** behalf submits a claim knowing it to be false, fraudulent or a misrepresentation.

You must report any claim to the **Claims Administrator** as soon as reasonably possible.

All Claims are required to be submitted online using the claims form via the **Claims Administrators** website:

www.mbginsurance.co.uk/claims/gadget/appliances/

If **You** have any problems completing the claims form, or any queries please do not hesitate to contact the **Claims Administrator** on:

Email: claims@mbginsurance.co.uk

Tel: 0330 124 4531

(Normal working hours 9am – 5pm Monday to Friday excluding bank holidays)

YOUR CONTRACT WITH HOME EMERGENCY ASSIST

Home Emergency Assist will arrange and administer **Your** insurance cover. If **You** need to contact Home Emergency Assist regarding **Your** contract, please phone the customer services number or write to the registered address.

Home Emergency Assist will collect the premium in accordance with **Your** instructions. Any monies relating to the insurance services that are held by **Us** (including premium collected by **Us**, premium to be refunded to **You** and claims monies) shall be held by **Us** on behalf of the underwriter.

Home Emergency Assist can amend these terms and conditions for legal or regulatory reasons as well as to benefit the group as a whole. Where this change benefits **You**, **We** will make the change immediately and notify **You** within 28 days. In all other cases, **We** will write to advise **You** of the change at least 28 days prior to any change taking effect. If the changes do not benefit **You** and **You** wish to cancel **Your** policy, **You** may do so and **We** will follow the procedure as outlined under the section labelled 'How to Cancel Your Policy'.

Home Emergency Assist will write to **You**, if in the future it enters into an agreement with a new underwriter(s) for all or part of **Your** policy, to confirm the details of the new underwriter and give **You** details of any changes to the terms and conditions of **Your** policy. **You** hereby authorise Home Emergency Assist to transfer any personal data to a new underwriter, including data defined as 'sensitive personal data' under the data protection act 1998, and consent to the new underwriter being able to offer continuation of insurance cover to **You**. If at any time **You** wish

to withdraw **Your** agreement to this, please let Home Emergency Assist know by writing to the registered address.

Home Emergency Assist will write to **You** if, in the future, it transfers, in full or in part, the arranging and administration of **Your** policy to another arranger and/or administrator to confirm the details of the new provider and give **You** details of any changes to the terms and conditions of this service. **You** hereby authorise Home Emergency Assist to transfer data for the purposes set out above, including data defined as 'sensitive personal data' under the data protection act 1998 and consent to the new arranger and/or administrator being able to offer continuation of service to **You**. If at any time **You** wish to withdraw **Your** agreement to this, please let Home Emergency Assist know by writing to the registered address.

Your contract with Home Emergency Assist will run for a minimum of 12 months beginning from the **Commencement Date** as detailed in **Your Schedule**.

Should **You** wish to leave within this period, an administration fee of £35 is payable. This fee will be taken before **Your** policy is cancelled.

HOW TO MAKE A CLAIM

You must report any claim to the **Claims Administrator** as soon as reasonably possible.

All Claims are required to be submitted online using the claims form via the **Claims Administrators** website:

www.mbginsurance.co.uk/claims/gadget/appliances/

If **You** have any problems completing the claims form, or any queries please do not hesitate to contact the **Claims Administrator** on:

Email: claims@mbginsurance.co.uk

Tel: 0330 124 4531

HOW TO CANCEL YOUR POLICY

YOUR CANCELLATION RIGHTS

1. Cooling-off period

You can cancel this insurance, without giving any reason, within 14 days of its start date or within 14 days of receiving **Your** policy documents; whichever is later.

If **You** wish to exercise this right, **you** must notify **Us**. **You** will be entitled to a full refund of premium paid as long as a claim has not been made under this insurance.

2. Outside the cooling-off period

You can cancel this insurance at any other time, subject to providing the person who sold **You** this insurance with 7 days' notice. In the event of cancellation, an administration charge will apply.

Where **Your** policy is cancelled either within or after the cooling-off period and **You** have made a claim, **Your** policy will be cancelled immediately and **Your** premium will not be refunded. If **You** pay **Your** premiums monthly, **You** will be required to pay for the remainder of the 12 month period from the commencement date/ last anniversary date.

Where **Your** policy is cancelled after the cooling-off period and **You** have not made a claim, **Your** policy will be cancelled and **You** will be entitled to a refund of any premium already paid to **Us** for the remaining period after **Your** policy has ended.

OUR CANCELLATION RIGHTS

1. General

We can cancel this insurance at any time, where there is a valid reason to do so, subject to providing **You** with 14 days' notice. A cancellation letter will be sent to the email held on **Your** policy. Reasons for cancellation may include, but are not strictly limited to:

- a. Where **We** reasonably suspect fraud;
- b. Non-payment of premium;
- c. Threatening and abusive behaviour;
- d. Non-compliance with policy terms and conditions;
- e. **You** have not taken reasonable care to provide accurate and complete answers to the questions **We** ask.

If **We** cancel the policy and/or any additional cover, **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information.

This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

CUSTOMER SERVICE/COMPLAINTS

It is our intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the complaints procedure below:

If **Your** complaint is regarding the sale of the policy please contact the **Administrator**:

Customer Relations Department
Home Emergency Assist
Ground Floor
4C New Fields Business Park
Stinsford Road
Poole
BH17 0NF.
Tel: 0333 00 34 999

If **Your** complaint is regarding the handling of a claim please contact the **Claims Administrator**:

MB&G Insurance Services Limited
Cobalt Business Exchange
Cobalt Park Way
Newcastle Upon Tyne
NE28 9NZ.

Tel: 0330 124 4531
Email: claims@mbginsurance.co.uk

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927HEA0012024

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
Docklands
London
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights, contact **Your** local authority trading standards service or citizens advice bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at ec.europa.eu/consumers/odr/. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

INFORMATION YOU HAVE PROVIDED

Insurance Act 2015

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out or make changes to this policy.

You must notify the **Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify the **Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid.

No term of this insurance contract is intended to limit or affect the statutory rights and obligations of the parties to this contract under the effect of the Insurance Act 2015.

FRAUDULENT CLAIMS/FRAUD

- **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, **Your** 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 forged 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.

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

COMPENSATION SCHEME

Millennium Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Millenium Insurance Company Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

PERSONAL INFORMATION

For more information about how the Insurer use **Your** personal information please see our full privacy notice, which is available in the Privacy section of our website www.micinsurance.net/en/privacy-policy-and-terms-of-use.

PAYMENTS

The payment method **You** have selected will be confirmed in **Your Schedule**.

If **You** have selected a monthly payment method, Home Emergency Assist will collect a monthly premium from **Your** bank account on an agreed date of each month and, subject to the successful collection of that monthly premium, **We** will provide the cover detailed in this policy wording up to the date on which **Your** next monthly premium payment becomes due.

This insurance commences on the date shown on **Your Schedule** and continues by periods of one month upon receipt of **Your** monthly premium. This insurance does not have a specified end date and cover will continue until either **You** or **We** cancel the policy. However, should **You** fail to make a payment in any month, cover will cease with effect from the end of the month immediately before the date of the failed collection.

To ensure that **your** policy payments are kept up to date, the **administrator** may contact **you** via phone several times daily. If **you** have more than one number attached to **your** policy **you** may receive calls on both numbers.

RENEWING YOUR POLICY

Your policy will automatically renew following receipt of **Your** payment for the **Period** of cover as defined in **Your Schedule**. **You** can opt out of auto renewal at any time by contacting customer services. **We** reserve the right to adjust **Your** premium to reflect any changes in the cost of providing insurance, changes in applicable tax and **Your** claims history will also be considered as part of **Your** premium review. **We** reserve the right to decline the renewal of this insurance policy. **You** will receive at least 14 days notice if **We** decide to not renew **Your** policy and **We** do not need to provide a reason for doing so.



Customer Service

0333 00 34 999

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