



HOME  
EMERGENCY  
ASSIST

Relax, you're covered

YOUR APPLIANCE COVER  
POLICY



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## WELCOME TO HOME EMERGENCY ASSIST

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Thank you for choosing HEA Multi Appliance Insurance.

It's important that you read this wording and your policy schedule to make sure that everything you told us is correct. Please read this policy wording carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your policy schedule in a safe place in case you need to look at them later.

This insurance is arranged by Home Emergency Assist Ltd and underwritten by Novus Underwriting on behalf of Collinson Insurance.

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.

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 in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

You can check these details on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

Yours sincerely,

**Team HEA**

Customer Service Team

## USEFUL CONTACT NUMBERS

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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**

## YOUR RESPONSIBILITY

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- Supply accurate and complete answers to all the questions **we** may ask as part of your application for cover under the **policy**.
- Make sure that all information supplied as part of **your** application for cover is true and correct.
- Tell us of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your policy**. If any information you provide is not complete and accurate, this may mean **your** policy is invalid and **you** will not be able to make a claim.

## ELIGIBILITY

In order to have this policy:

- **You** must be 18 years old or older
- **You** must be a permanent resident of the UK.
- The **insured item** must be at your address shown on **your policy schedule** within the UK, including the Channel Islands and the Isle of Man.
- The **insured item** must be less than 10 years old when **you** first buy the policy.
- **You** must be able to provide **evidence of ownership** of the insured item

## GOVERNING LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.



## OUR RIGHT TO CHANGE THE COVER & PRICE

**You** will receive at least 30 days written notice if we decide or need to change **your** policy cover or the price of **your** insurance for any of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your policy**.
- To follow any changes in taxes that apply to **your policy**.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover we add to **your policy**.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance.

If in **our** opinion the changes are favourable for **you**, **we** may make them straight away and let **you** know within 30 days.

# MEANING OF WORDS

The following words or phrases detailed below have the same meaning wherever they appear in the policy in bold.

## ACCIDENTAL DAMAGE

Damage caused by a sudden, unexpected event that causes your insured item to breakdown.

## BEYOND ECONOMIC REPAIR (BER)

Where the cost of repair is more than the cost of a replacement.

## BREAKDOWN

A mechanical or electrical fault outside of the manufacturer's warranty period which stops the insured item from working properly.

## CLAIMS LIMIT

The most we will pay per claim as shown on your policy schedule.

## 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.

## ENGINEER

A tradesman approved and authorised by us in advance to carry out repairs.

## EVIDENCE OF OWNERSHIP

An original document proving the insured item belongs to you. This could be a receipt, a delivery note, or a gift receipt.

## EXCESS

The amount You must pay towards each claim under this Policy. Your Plan Schedule will confirm if an excess applies. A compulsory excess of £50 applies to all claims made in the first 90 days of cover, and to all appliances over 6 years old. This is in addition to any voluntary excess You may have chosen.

## HOME

The property where you normally live in the United Kingdom, Channel Islands, or Isle of Man.

## INSURED ITEM

The domestic appliance or electronic product detailed on the policy schedule installed within the home for domestic use.

## MANUFACTURER'S WARRANTY PERIOD

The period of time the insured item is covered by the original manufacturer against mechanical or electrical failure.

## PERIOD OF INSURANCE

The dates shown on you policy schedule that this policy is in force for.

## POLICY SCHEDULE

The separate document we send you that includes details about you and what you are covered for.

## WE/US/OUR

Collinson Insurance

## YOU/YOURS

The person named on the policy schedule.

# COVER LEVELS

There are 2 types of cover available. You may have both types of cover. Your policy schedule will confirm which type or types you have.

## Cover Level A - Domestic appliances

## Cover Level B - Electronic products

Depending on the level of cover you have you can choose from the following lists.

## Domestic appliances

- 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

## Electronic products

- 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
- Slow Cooker
- Smart Speaker
- Sound Bar
- Stand Mixer
- Steam Cleaner
- Vacuum Cleaner/  
Robot Vacuum

- There is a compulsory excess of £50 on all claims for theft or damage occurring within the first 90 days of cover.

- There is a compulsory excess of £50 on all claims for wear and tear on appliances over 6 years of age.

- Please note, proof of purchase will be required at point of claim.

# WHAT IS COVERED

**You** are covered under this policy for the cost of repair of **your insured item** following breakdown caused by mechanical failure or accidental damage after the manufacturer warranty period has expired.

## Repair

Where **we** appoint an engineer to repair **your insured item** **we** will cover:

- The cost of parts which have failed leading to the **breakdown** of the **insured item** including if caused by **accidental damage**.
- Callout charges for an **engineer** to come to **your home** and try to repair the insured item.
- The labour charges for the time the **engineer** takes to complete the repair.
- Where **we** assess the **insured item** is to be repaired away from the **home**, **we** will also cover charges for the insured item to be collected and returned to **your home**. If **you** are unavailable to take delivery of the returned insured item, **we** will only pay for the **insured item** to be delivered back to the courier's distribution centre.

## Replacement

Where **you insured items** are less than 5 years old and **we** decide it is **beyond economic repair** or we decide to replace it **we** will replace it with a new replacement item of similar specification and functionality

Where **your insured items** are more than 5 years old **we** will make a contribution towards the cost of replacement less a deduction for depreciation at the below rates

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.

- Please note, proof of purchase will be required at point of claim.

## WHAT IS NOT COVERED

1. Any **insured item** more than 10 years old
2. Any claim in the first 28 days from when **you** first buy the policy
3. The policy **excess** as shown on **your policy schedule**
4. Any claim over the **claim limit**
5. Any claim during the **manufacturer's warranty period**.
6. A **breakdown** where an engineer says the fault happened before the policy started.
7. Loss and / or damage to viewing cards, or digital information and / or television programmes saved on the hard drive of the **insured item**.
8. Any installation or scrappage costs
9. Cosmetic damage such as damage to exterior finish, food spoilage, dents, scratches, chipping, staining, rusting or corrosion of / or to the **insured item**.
10. Consumable or additional items e.g., shelves or leads or any accessories that were not part of the original **insured item** or installation
11. Where **you** request additional work to be completed or the replacement any parts that have not failed.
12. Callout charges where **you** are not at **home** when the **engineer** visits.
13. Additional delivery costs where **you** are not **home** following the first attempt of the collection of the **insured item** by the courier.
14. Claims arising as a result of normal wear and tear (e.g., belts, fuses, seals).
15. Where **you** have failed to make a **monthly premium payment** for **your** policy (if **you** have a monthly policy).
16. Damage which the **engineer** says was caused by:
  - a. Deliberate damage or neglect of the **insured item**.
  - b. Failure to comply with the manufacturer's instructions for the care of the **insured item** or to comply with any routine service requirements.

## WHAT IS NOT COVERED

17. **Insured items** installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
18. Where the **insured item** is incorrectly installed or is installed in a location identified as unsuitable for the **insured item** by the manufacturer.
19. Loss or theft of the **insured item** and / or accessories.
20. Faults relating to the installation of the **insured item**.
21. Breakdown which relates to a manufacturer recall.
22. Claims arising from the interruption, failure, disconnection, or power surge in the power supply and / or subscription channels to **your home** however caused.
23. Claims for more than the original purchase price of the **insured item**.
24. Any direct or indirect consequence of war, or Terrorism as defined by the Terrorism Act 2000 or any subsequent or amending legislation.
25. Any direct or indirect consequence of:
  - a. Irradiation, or contamination by nuclear material; or
  - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

# GENERAL CONDITIONS

1. There is a compulsory excess of £50 on all call outs in the first 90 days of cover
2. There is a compulsory excess of £50 on all items over 6 years old.
3. We will make reasonable attempts for an engineer to come to your home but there may be reasons outside our control where this is not possible, these could include:
  - a) Adverse weather conditions.
  - b) Industrial disputes(official or not).
  - c) Failure of the public transport system (including the road network).
4. We can:
  - a)Decline cover if, in our opinion, your home or main services have not been maintained in a safe or serviceable condition.
  - b)Decide on the most appropriate means of providing cover, although we will take your wishes into account whenever possible.
5. We will arrange to supply and fit replacement parts or components where required and covered under your policy.
6. 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.
7. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.



## HOW TO MAKE A CLAIM

Claims will be handled on **our** behalf our by MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

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

It's the fastest and easiest way to submit **your** claim. If **you** don't have internet access, call us on 0330 124 4531 or email us on [claims@mbginsurance.co.uk](mailto:claims@mbginsurance.co.uk). Please have the following information ready:

1. **Your** policy number and details of the **insured item**.
2. Date of incident.
3. What appears to be at fault with the **insured item**.

**We** will assess the nature of the incident and check if it is covered under **your** policy and if it is covered, arrange for the **insured item** to be repaired or a cash settlement paid.

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 cancel

Provided no claims have been made or are pending, if **you** decide to cancel **your** policy within 14 days of the start date, **you** will receive a full refund of any premiums paid.

If **you** cancel after 14 days, **you** will receive a refund less a deduction for the time **you** have been on cover and a £35 administration fee.

To cancel your policy please contact us:

Phone: 0333 0034 999

Email: [customerservice@homeemergencyassist.com](mailto:customerservice@homeemergencyassist.com)

## Cancellation by us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter or email will be sent to you at your last known address. Valid reasons may include but are not 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 complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, 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, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers 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, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

**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.

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.

## HOW TO COMPLAIN

**We** always strive to provide excellent service. However, if **you** have a complaint, follow these steps.

If **your** complaint is about the sale of the policy, contact Home Emergency Assist on the following details:

Tel: 0333 003 4999

Email: [complaints@homeemergencyassist.com](mailto:complaints@homeemergencyassist.com)

If **your** complaint is about a claim **you** have made, please contact MB&G on the following details:

Phone: 0330 124 4531

Email: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

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Phone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Following this complaints procedure does not stop **you** from taking legal action.

## Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at [fscs.org.uk](http://fscs.org.uk) or by telephoning 0207 741 4100.

## 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.

In order 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 contractors, investigators, crime prevention organisations and claims management organisations 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 by visiting [cifas.org.uk/fpn](https://cifas.org.uk/fpn) and [insurancefraudbureau.org/privacy-policy](https://insurancefraudbureau.org/privacy-policy).

## Processing your data

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

- 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 and 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:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 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>.



### 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.

If **you** pay through our finance partner, a credit search will be completed before offering renewal terms. This enables us to offer **you** a credit facility for **your** renewal and ensure affordability. This will be completed even if **you** opt out of automatic renewal. The renewal will only take place in these instances if you have contacted to advise **you** wish to proceed.

**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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[homeemergencyassist.com](https://homeemergencyassist.com)

Ground Floor, 4C New Fields Business Park, Stinsford Road, Poole, BH17 0NF  
email: [customerservice@homeemergencyassist.com](mailto:customerservice@homeemergencyassist.com)