Home Insurance

A quick guide to Home Emergency



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Home Emergency policy summary



This policy summary contains key information that you should read carefully in conjunction with your policy booklet.

Bank of Scotland Home Emergency is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract that provides cover for emergency assistance and temporary repairs to your home. It may be renewed each year subject to the terms and conditions applicable at the time.

This is only a summary of the main policy benefits and does not contain the full terms and conditions which can be found in the policy booklet. If not included, a copy will be provided on completion of cover being arranged or at any time on request. When you receive your policy booklet, you will have time to decide if you wish to cancel the policy – see 'Your right to cancel the policy' on page 8 for more information.

Home Emergency



This is a brief summary of what the policy covers.

What is covered

Any situation which falls into both of the following categories:

Emergency

A sudden or unforeseen event at your home which, if not dealt with within 48 hours of discovery, will:

- Make the home unsafe or insecure for you and your family; or
- Cause damage to the home or its contents; or
- Result in the home losing its main source of heating, lighting or water.

£

The most we will pay for any one emergency is $\pm 1,000$ inclusive of parts, materials, alternative accommodation, VAT and the tradesman's attendance and call out charge.

Perils covered

- a Repairs following failure of, or damage to, plumbing and drainage systems for which you are legally responsible.
- b Failure of electricity supply within the home.
- c Repairs necessary to the outside doors, or to the frame or glazing of outside doors or windows of the home to make the home safe or secure. Failure of, or damage to, external locks.
- d Loss of heating and/or hot water following a failure or breakdown of the main heating system.
- e Repairs to make the roof of the home watertight and prevent further damage.



- f Alternative accommodation in the event of your home becoming uninhabitable and remaining so overnight, we will pay up to £250 including VAT in total for:
 - 1. your overnight accommodation and/or
 - 2. transport to such accommodation.
- g Replacement boiler if as a result of a claim under cover d) the tradesman decides your boiler is beyond economic repair, we will pay up to £500 towards the cost of your new boiler.

h Pests – removing rats, mice or squirrels, or the treatment and removal of cockroaches, wasps or hornets nests that occur inside the home or are attached to the main structure of the home.

For full details please refer to your policy booklet:

- Page 10 General conditions
- Page 13 What is covered
- Page 16 General exclusions applying to the whole policy

Home Emergency



This is a brief summary of what the policy does not cover.

X What is not covered

You will not be covered for any emergency:

- Where you have not contacted us within 48 hours of discovery.
- Arising from circumstances known to you prior to the commencement of the insurance period.
- Wear and tear: any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.
- Arising from domestic appliances.
- Arising from replacing keys which have been lost, stolen or damaged.
- Arising from failure or breakdown of a component which affects only the efficiency of the main heating system.

system where it has not been properly maintained and serviced by a registered tradesman, providing certification or other proof of service within the last 24 months.

- Where your home is left unoccupied for more than 30 consecutive days.
- When the home is lived in solely by anyone other than you or your family.

No cover is provided for maintenance. The house and any equipment, facility or system must be kept in a safe and serviceable condition.

For full details please refer to your policy booklet:

- Page 10 General conditions
- Page 13 What is covered
- Page 16 General exclusions applying to the whole policy

Any failure of the main heating





Important information about the policy

Your right to cancel the policy

If, having examined your policy documentation, you decide not to proceed with the insurance, you may cancel it within the first 14 days under the terms of your policy.

This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later.

To cancel, please call **0345 078 3856**. On receipt of your notice, we'll refund any premiums already paid, except when you have already made a claim under your policy.

If you do not cancel, your policy will continue in line with the policy terms and conditions.

Claims

Should you wish to claim under your Home Emergency policy, you should call the Claims Helpline on **0345 078 3858** as soon as possible. You must give us any information or help that we may ask for. You must not settle, reject, negotiate or agree to pay any claim without our prior agreement.

Complaints

We aim to give customers a high standard of service at all times. If you're unhappy with the service provided for any reason or have cause for complaint, you should initially contact the Manager of the Bank of Scotland Insurance Centre at:

🖍 Write to:

Customer Care, Bank of Scotland General Insurance, Tredegar Park, Newport NP10 8SB.

Full details of how to claim are included in the policy booklet on page 5.



In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

Write to:

Royal & Sun Alliance Insurance plc Customer Relations Team, PO Box 255, Wymondham NR18 8DP.

Financial Ombudsman Service

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the **Financial Ombudsman Service** (FOS). They can be contacted on freephone 0800 023 4567 or 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively you can write to them at Financial Ombudsman Service. Exchange Tower, Harbour Exchange Square, London E14 9SR or visit www.financial-ombudsman.org.uk Contacting FOS will not affect your legal rights.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

You can get further information about the compensation scheme from the FSCS.

General information

We will provide cover during the period of insurance according to the terms set out in your policy booklet in return for payment of the premium.

Renewing your policy

At least 21 days before each policy renewal date you will receive details of the premium and terms and conditions that will apply for the following year. If you wish to change the cover then please tell us before the renewal date. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums you have paid, as described in 'Your right to cancel the policy' on page 8. Your policy will automatically renew unless you cancel the payment instruction.

Quote validity period, premiums, fees & charges

Quotes are valid for 90 days. Premiums include Insurance Premium Tax at the current rate. There are no additional fees or charges.

Termination of the contract

You may cancel the contract by giving us seven days notice in writing. If you cancel the policy you may be entitled to a partial refund of premium, provided that no claim has been made during the current period of insurance. Where the insurer has identified serious grounds, they will contact you at your last known address and, where possible, seek an opportunity to resolve the matter with you. Where a solution cannot be agreed, they may cancel the policy by giving you 30 days notice. If the insurer cancels the policy you will be refunded premiums already paid for the remainder of the current insurance period.

You can pay for your policy by Direct Debit either annually or by monthly instalments with no interest.

Financial sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any Government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

RSA

Bank of Scotland Home Emergency is underwritten by Royal & Sun Alliance Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Financial Services Register No. 202323. You can check this on the Financial Services Register by visiting the FCA's website **www.fca.org.uk** or by contacting the FCA on **0800 111 6768**.

The main business of RSA is insurance and it is based in the United Kingdom. Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Telephone call costs, call recording and call monitoring

Calls to 0345 numbers are charged at local rate from UK landlines and mobiles. Calls to 0800 numbers are free from UK landlines. Please note that telephone calls may be recorded and/or monitored.

Fair processing notice

Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we', 'us' and 'our' refers to the Group unless otherwise stated and may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Information may also be shared with fraud prevention agencies to protect our customers, where necessary.

How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To Credit Reference and Fraud Prevention Agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

Fair processing notice

Sensitive information

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to Fraud Prevention Agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address opposite, if you want to receive details of the relevant Fraud Prevention Agencies.

We and other organisations may access and use from other countries the information recorded by Fraud Prevention Agencies.

Claims history

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

How to contact us

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer, Customer Relations Office, Royal & Sun Alliance Insurance plc, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

Your personal data and Lloyds Banking Group

Who we are and how we share your information with Group companies

Your information will be held by Lloyds Bank Insurance Services Limited which is part of the Lloyds Banking Group.

Your personal information will be shared within the Lloyds Banking Group to enable us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

Your Home Emergency Insurance Policy underwritten by Royal & Sun Alliance plc.

Your personal data has been passed over to Royal & Sun Alliance Insurance plc to enable them to provide you with the insurance policy. To understand how they handle your personal data please refer to their 'Fair processing notice' which is included in 'A quick guide to Home Emergency'.

Using your information for fraud prevention

We will share your personal information from your application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at **bankofscotland.co.uk/ insurance/privacy-policy.asp** or contacting your local branch.

More information on the Group can be found at **Iloydsbankinggroup.com**

Checking your identity

We may ask you to provide physical forms of identity verification or search the files of credit reference agencies which will keep a record of our search, whether or not your application proceeds. This is not seen or used by lenders to assess your ability to obtain credit.

Sharing your personal information with Insurers and Register of Claims

If you apply to us for insurance, we will pass your details to the insurer and their agents. If you make a claim, any information you give to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims. Your information may be used for the purpose of insurance administration by the insurer and its reinsurers.

How we manage sensitive personal information

If you apply to us for insurance, a pension, health insurance or life assurance, we may ask you for some 'sensitive' details, for example your medical history. We will only use this information to provide the service you require and we will ask for your explicit consent.

How we use your information to contact you about products and services

Lloyds Banking Group companies may use your information to contact you by mail, telephone, email or text message about products and services that may be of interest to you.

Your consent to process your information

To understand how the personal information you give us will be used, we strongly advise that you read our Privacy Statement, which you can find at **bankofscotland.co.uk/ insurance/privacy-policy.asp** or you can ask us for a copy. This short privacy notice was last updated on 22 March 2016.

About our insurance services



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☐ We only offer products from a limited number of insurers.
- We only offer a product from Royal & Sun Alliance Insurance plc for Home Emergency.

3. What will you have to pay us for our services?

- 🗌 A fee
- ✓ No fee.

You will receive a quote which will tell you about any other fees relating to any particular insurance policy.

4. Who regulates us?

Lloyds Bank Insurance Services Limited, Tredegar Park, Newport, South Wales NP10 8SB is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 310738.

Our permitted business is advising on and arranging general insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website **www.fca.org.uk/register** or by contacting the FCA on **0800 111 6768**.

5. Ownership

Lloyds Bank Insurance Services Limited is a wholly owned subsidiary of Lloyds Bank plc, which itself is a wholly owned subsidiary of Lloyds Banking Group plc.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

Write to: Customer Care, Bank of Scotland General Insurance, Tredegar Park, Newport NP10 8SB.

Telephone: 0800 066 5747.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Get in touch

General enquiries

0345 078 3856*

Lines are open Monday to Friday 9am–5pm.

Home emergency claims

0345 078 3858*

Lines are open 24 hours a day, seven days a week.

If you'd like this in Braille, large print, audio or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using NGT (Next Generation Text Relay, previously Text Relay/Typetalk). If you're Deaf and use BSL you can use the SignVideo service at **bankofscotland.co.uk/accessibility/signvideo**

Bank of Scotland Home Emergency cover is underwritten by Royal & Sun Alliance Insurance plc, Registered in England and Wales No. 93792, Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

* Please have your policy or claim number to hand.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and help improve our quality of service.

Information correct as of March 2016.

