

# Home Emergency Cover

**Your terms and conditions**

Please keep this document safe



**BANK OF  
SCOTLAND**









By your side

# In this booklet

This booklet contains details about your Home Emergency cover, which is an optional cover included alongside your Home Insurance. This booklet should be read alongside your Home Insurance policy booklet.

## In this booklet

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	Words and phrases with special meaning	3
	Summary of Home Emergency cover	5
	Things you need to know	6
	General conditions	7
	General exclusions	8
	Home Emergency terms and conditions	10
	How to make a claim on your Home Emergency cover	14
	Making a complaint	15

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# Words and phrases with special meaning relating to your Home Emergency cover



Whenever the following words and phrases appear in bold print in this section of cover they will always have these meanings:

<p><b>Beyond economic repair</b></p>	<p>The point at which <b>our tradesperson</b>:</p> <ul style="list-style-type: none"> <li>■ considers the cost of parts and labour to repair the boiler is greater than <b>our</b> estimated value of the boiler;</li> <li>■ considers the boiler to be in <b>poor condition</b>;</li> <li>■ is unable to obtain the required spare parts to complete the <b>emergency repair</b> within 28 days.</li> </ul>
<p><b>Emergency/emergencies</b></p>	<p>A sudden and unforeseen domestic situation which, if not dealt with quickly, will:</p> <ul style="list-style-type: none"> <li>■ make <b>your home</b> unsafe or insecure;</li> <li>■ damage, or cause further damage to <b>your home</b> or its contents;</li> <li>■ result in <b>your home</b> losing its main source of heating, lighting or water.</li> </ul>
<p><b>Emergency repair(s)</b></p>	<p>Work carried out by <b>our tradesperson</b> to resolve the immediate <b>emergency</b>. This may involve a <b>temporary repair</b> or <b>permanent repair</b>. When <b>we</b> make a repair <b>we</b> will leave <b>your home</b> safe and habitable, but <b>we</b> will not be responsible for reinstating it to its original condition.</p> <p><b>We</b> will make a <b>permanent repair</b> if this can be carried out during the same visit and at a similar cost to the <b>temporary repair</b>. If a <b>permanent repair</b> is not possible or the cost difference is significant, <b>we</b> will make a <b>temporary repair</b> and <b>you</b> will need to replace this with a <b>permanent repair</b> at <b>your own cost</b> within 30 days.</p>
<p><b>Home</b></p>	<p>The private property that <b>you</b> or <b>your</b> family own and live in, the address of which is shown as the insured property on <b>your</b> policy schedule. Please note there is no cover for garages or outbuildings which cannot be accessed by an internal door from the main property.</p>
<p><b>Insurer</b></p>	<p>AWP P&amp;C SA.</p>
<p><b>Multi-occupancy property</b></p>	<p>A building, part of which is <b>your home</b>, where there is shared responsibility for all or part of the amenities and structure, for example a maisonette, apartment or flat.</p>
<p><b>Period of cover</b></p>	<p>The period during which <b>you</b> have insurance cover shown in <b>your</b> policy schedule.</p>

<b>Permanent repair</b>	Work needed to put right any loss or damage to <b>your home</b> caused by the <b>emergency</b> .
<b>Poor condition</b>	<p>A badly maintained boiler, examples of which can be evidenced by:</p> <ul style="list-style-type: none"> <li>■ rust build up from ongoing leaks that have not been dealt with;</li> <li>■ genuine parts not being fitted;</li> <li>■ tampering by third parties that has not been carried out in accordance with the manufacturer’s guidelines;</li> <li>■ sludge and scale in the system found following a water treatment test.</li> </ul>
<b>Primary heating system</b>	<p>The main heating system in <b>your home</b>, including a domestic boiler (a boiler that produces a power output of up to 150,000 British Thermal Units/44 kilowatts). This includes both the central heating and/or hot water systems and extends to:</p> <ul style="list-style-type: none"> <li>■ the programmer;</li> <li>■ the central heating pump;</li> <li>■ thermostats (but not smart/internet connected thermostats); and</li> <li>■ radiators.</li> </ul> <p>Please note that <b>we</b> do not cover any form of solar heating or non-domestic central heating boilers and associated systems.</p> <p><b>Your</b> central heating boiler should be properly installed and repaired, in accordance with the manufacturer’s recommendations and serviced and maintained at least every 24 months.</p> <p>Written confirmation of <b>your</b> last boiler service (within the last 24 months) will be required in the event of a claim.</p>
<b>Temporary repair</b>	Repairs and/or work immediately required to stop further damage being caused by the <b>emergency</b> . <b>You</b> will need to replace this with a <b>permanent repair</b> at <b>your</b> own cost within 30 days.
<b>Trace and access</b>	The process of identifying and locating the source of the <b>emergency</b> or gaining the necessary access to resolve the <b>emergency</b> .
<b>Tradesperson/ tradespeople</b>	A qualified person approved and instructed by <b>us</b> to provide domestic <b>emergency repair</b> services.
<b>We, Our, Us</b>	AWP Assistance UK Ltd trading as Allianz Assistance who administer this policy on behalf of the <b>insurer</b> .
<b>You</b>	Any person normally residing in <b>your home</b> .
<b>Your</b>	Belonging to the policyholder.

# Summary of Home Emergency cover



Home Emergency cover is an optional cover and it is stated on **your** policy schedule if **you** have purchased this cover. The wording within this booklet only applies if **you** have chosen to include Home Emergency cover as part of **your** policy and should be read in conjunction with **your** Home Insurance terms and conditions.

**Your** policy schedule shows the address of the property that is covered and any special terms or conditions that may apply.

## About this cover

**Your** Home Emergency cover does not cover normal day-to-day property maintenance such as attention to items which tend to gradually wear over a period of time, or need periodic attention, for example the de-scaling of central heating pipes or replacement of taps and cistern washers.

**Your** Home Emergency cover only provides cover for the private property that **you** or **your** family own and live in.

**We** aim to provide rapid, expert help if **you** suffer an **emergency** arising from an incident covered under **your** Home Emergency cover. **We** will arrange for one of **our** list of **tradespeople** to attend and take actions to stabilise the situation and resolve the **emergency**.

### Important telephone numbers

<b>24hr Home Emergency</b> (Always call within 48 hours of discovering the <b>emergency</b> )	<b>0345 641 9797</b>
<b>Gas Leaks</b> (National Gas Services)	<b>0800 111 999</b>

Home Emergency cover is an optional cover and it is stated on **your** policy schedule if **you** have purchased this cover. If **you** would like to discuss removing **your** Home Emergency cover please contact Bank of Scotland Home Insurance on: **0345 604 6714**.

The following is only a summary of the main cover limits. **You** should read the rest of this booklet for the full terms and conditions.

Cover	Limit (up to)
<b>Home Emergency</b>	<ul style="list-style-type: none"><li>■ No limit - Initial advice</li><li>■ No limit - Arranging assistance</li><li>■ £1,000 - Call out, labour and material costs and overnight accommodation</li><li>■ £500 - Replacing <b>your</b> boiler (included within overall £1,000 policy limit)</li><li>■ All limits shown are inclusive of VAT</li><li>■ £250 in total for Uninhabitable accommodation cover (included within overall £1,000 policy limit)</li></ul>

**Your** Home Emergency cover does not cover everything. **You** should read this booklet carefully to make sure it provides the cover **you** need.

# Things you need to know



## Insurer

The insurance provided in respect of Home Emergency cover in this booklet has been arranged by Lloyds Bank Insurance Services Limited and is underwritten by AWP P&C SA and administered in the United Kingdom by Allianz Assistance.

## How this cover works

**You** Home Emergency cover provides assistance if **you** or **your** family have a home **emergency** and **you** phone the Home Emergency helpline. **We** will only pay the benefits under this policy if **you** contact **us** first within 48 hours of discovering the **emergency**. **We** will arrange to deal with the home **emergency** by choosing a qualified **tradesperson** approved and instructed by **us** to provide domestic **emergency** repair services.

**We** will pay for any claim **you** make which is covered by this policy and happens during the **period of cover**.

**Your** policy does not cover all possible events and expenses, please see General conditions, General exclusions and Home Emergency terms and conditions detailed within this booklet.

## Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Governing law

Unless agreed otherwise, the law of the country **you** are resident within the United Kingdom will apply and all communications and documentation in relation to this policy will be in English.

## Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

# General conditions



**We** will act in good faith in all **our** dealings with **you**.

1. **We** will only pay the benefits under this policy if **you** contact **us** first within 48 hours of discovering the **emergency**.
2. **We** will make reasonable attempts to find a suitable **tradesperson**, as long as the service is not affected by:
  - poor weather conditions;
  - industrial disputes (official or not);
  - failure of the public transport system (including the road network); and
  - other circumstances that prevent access to **your home** or otherwise make it impractical to offer the service.
3. If the costs exceed the policy limits available under **your** Home Emergency cover, **you** will have to pay the remaining costs direct to the **tradesperson** when they provide the service.
4. **You** will be responsible for the **tradesperson's** call-out charges if:
  - having asked for help, **you** are not at **home** when the **tradesperson** arrives;
  - the only reason the **primary heating system** was not working, was because **you** did not light it, turn it on or failed to adjust the time or temperature controls.
5. **We** shall be entitled to:
  - refuse to help if **your home** or services have not been maintained in a safe or serviceable condition;
  - decide on the most appropriate way of providing help, although **we** will take into account **your** wishes whenever possible; or
  - settle **our** part of the claim if **you** have any other insurance covering the same loss or damage.
6. **We** will arrange to supply and fit replacement parts when they are needed and if they are covered under the policy. If **you** ask that more expensive parts are fitted, **you** will have to pay the extra cost. **We** are not responsible for any inconvenience, loss or damage caused by delay in the manufacturers, or their suppliers or agents, supplying spare parts.
7. Home Emergency cover is an optional cover and it is stated on **your** policy schedule if **you** have purchased this cover. If **you** would like to discuss removing **your** Home Emergency cover please contact Bank of Scotland Home Insurance on: **0345 604 6714**.



**Note:** This is not a maintenance contract and is for an **emergency** only. **We** may cancel the policy by giving **you** 30 days' notice to **your** last known address if **you** abuse the service, for example by making frequent claims to clear a drain which has been blocked because of **your** improper use.

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# General exclusions

The following exclusions apply to the whole of **your** Home Emergency cover:

1. Any **emergency** arising from circumstances known to **you** before the start date of **your** policy.
2. Costs **we** have not authorised. Always phone **us** first.
3. Routine maintenance of equipment, supplies or services in **your home**.
4. Repairs to any system, equipment or facility which has not been installed or repaired according to the manufacturer's instructions or has been incorrectly used or modified, or which is faulty or inadequate as a result of any manufacturer's or designer's fault.
5. Any wilful act by **you** or something **you** fail to do that causes an **emergency**.
6. Claims that happen when **your home** is left unoccupied for more than 60 days in a row.
7. Claims arising from the interruption, failure or disconnection of public services to **your home** (including the electricity, water or gas supply), however they are caused.
8. Claims arising as a result of wear and tear.
9. Any destruction or damage to any property or loss or any legal liability caused by or arising from:
  - radioactive contamination;
  - war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution or military or usurped power;
  - riot, violent disorder, civil commotion, strikes or labour disturbances; or
  - pollution or contamination of any kind.
10. Any loss, cost or expense that is not directly caused by the event that led to **your** claim.
11. The removal of asbestos, unless necessary to be able to make the repairs covered by this policy.
12. Any **permanent repairs** that should more specifically relate to a home insurance claim.
13. **Your home** being used for business purposes (other than clerical work).
14. Claims relating to domestic appliances including flexible hoses, inlet or outlet pipes.
15. Replacing or making **permanent repairs** to paths or driveways, which have had to be removed to deal with the **emergency**.





16. Any repair that requires **trace and access** works to be completed.
17. Claims for recurring faults where **you** have not followed the advice or recommendations provided by **us** or **our tradesperson** (including where **permanent repairs** are required).
18. Normal day to day maintenance at **your home** that **you** should carry out.
19. Any subsequent claim relating to the same problem where:
  - **permanent repairs** have not been carried out within 30 days of **our tradesperson** attending the initial **emergency**, to prevent the **emergency** recurring; or
  - further work is needed after **our tradesperson** resolved the immediate **emergency**, by completing a **temporary repair**.

# Home Emergency terms and conditions

## What is covered ✓

We will:

- ✓ Provide initial advice to **you**;
- ✓ Arrange for a **tradesperson** to attend **your home**;
- ✓ Pay up to **£1,000** in total (incl. VAT) for each **emergency** claim incident, towards labour costs (including call out charges, materials and parts required to effect **emergency repairs in your home** and overnight accommodation).

We will only provide this cover if the **emergency** happens during the **period of cover** and it is caused by one or more of the following:

### Primary heating system

- ✓ Complete failure or breakdown of either the heating and/or hot-water supply provided by the **primary heating system**.
- ✓ If **your boiler is beyond economical repair** or replacement parts are no longer available, **we** will also pay up to **£500** in total (incl. VAT) towards the labour and parts to replace the boiler, once **we** receive confirmation that the boiler has been replaced.

## What is not covered ✗

In addition to the following exclusions, please refer to the General conditions and General exclusions that also apply.

- ✗ Central-heating fuel tanks.
- ✗ Energy management systems, including smart/internet connected thermostats.
- ✗ Any form of solar heating, under floor heating system (not including the supplying boiler and controls) and any non-domestic central heating boiler and associated system.
- ✗ Boilers not installed or repaired in accordance with the manufacturer's recommendations.
- ✗ Claims where **you** cannot provide written evidence that the **primary heating system** has been serviced within the last 24 months.
- ✗ Claims for **our tradesperson** to re-attend **your home** if **your** boiler service documents were not available on their first visit.
- ✗ Claims for re-lighting boilers or resetting/adjusting the timing or temperature controls.
- ✗ Cost of repairing a boiler that is **beyond economical repair**.



## What is covered ✓

### Primary heating system (Cont)

## What is not covered ✗

- ✗ We will not re-attend a boiler repair that has previously been deemed to be **beyond economical repair**. Your policy will continue without boiler cover until **your** boiler is replaced.
- ✗ Claims arising from or made worse by sludge, scale, rust or debris within the **primary heating system** or damage caused by any other chemical composition of the water.
- ✗ De-scaling or any work arising from hard water scale deposits.
- ✗ Replacing boilers, heaters, water tanks, hot water cylinders or radiators.
- ✗ Refilling the heating system with additives.
- ✗ Claims that are covered by a current manufacturer's guarantee.
- ✗ The repair or replacement of flues.
- ✗ Claims for any fault where hot water and heating are still available.

### Plumbing and drainage

- ✓ Failure of, or damage to, the plumbing or drainage system which will result in water damage inside **your home**.

This includes:

- burst pipes;
- overflowing water tanks;
- blocked waste outlets (including toilets); and
- blocked drains.

- ✗ Cesspits, septic tanks and associated fittings.
- ✗ Blocked toilets and drains not causing water damage inside **your home**.
- ✗ Unblocking a toilet if **you** are still able to use another functioning toilet in **your home**.
- ✗ Replacing water tanks, hot-water cylinders, radiators or sanitary ware.
- ✗ Water escape from internal plumbing where the water is escaping safely down a drain or can be stopped by switching the water off at a tap or shower.
- ✗ Water escape from external plumbing that is not causing damage inside **your home**.

## What is covered ✓

### Plumbing and drainage (Cont)

## What is not covered ✗

- ✗ Claims relating to domestic appliances including flexible hoses, inlet or outlet pipes.
- ✗ Repairing or replacing pipework made of or encased in lead.
- ✗ Claims arising from or made worse by sludge, scale, rust or debris within the **primary heating system** or damage caused by any other chemical composition of the water.
- ✗ Claims relating to pipes or drains that are shared as part of a **multi-occupancy property**.

### Electricity supply

- ✓ Complete failure or breakdown of the electricity supply system within **your home**.

- ✗ Any failure in supplying electricity to the main fuse box of **your home**.
- ✗ Partial failure of the internal electricity supply or where only an intermittent fault exists. This includes where a single socket is not working or where there is no lighting in one room in **your home**.
- ✗ Repairing or replacing wiring encased in lead.

### Roofing

- ✓ Damage to the roof of **your home** making it no longer watertight.
- ✓ **Emergency repair** which may involve making a **temporary repair** such as fitting a tarpaulin to prevent water entering **your home**. Please note that **you** may have to arrange and pay for home maintenance work in order to complete a **permanent repair**. If the loss or damage is covered under **your** home insurance such as storm damage, **you** may be able to make a claim for the costs of a **permanent repair**.

- ✗ Flat roofs.
- ✗ Claims relating to roofs that are shared as part of a **multi-occupancy property**.
- ✗ Claims where **our tradesperson** is unable to identify where water is entering **your home** if there is no visible damage to the roof.

## What is covered ✓

### Security and glazing

- ✓ Failure of, or damage not caused by **you** to, outside locks, doors or windows which means that **your home** is no longer secure.

### Pests

- ✓ If **you** need to remove rats, mice or squirrels or the treatment and removal of cockroaches, wasps or hornets nests from **your home**.

### Gutters and downpipes

- ✓ The downpiping and guttering has either failed or been damaged.

### Uninhabitable accommodation cover

- ✓ If **your home** is uninhabitable as a result of an **emergency**, **we** will pay up to **£250** in total (including VAT) for overnight accommodation and the cost of transporting **you** there.
- ✓ **You** will be responsible for paying the costs of the accommodation and reclaiming the money back from **us** within 30 days of the **emergency** by providing the appropriate receipts.

## What is not covered ✗

- ✗ Any matters relating to security alarms.
- ✗ Any deliberate damage caused by **you**.
- ✗ Damage caused by an authorised **tradesperson** gaining access to **your home**.
- ✗ Replacing keys that have been lost, stolen or damaged.
- ✗ Claims relating to doors or glazing that are shared as part of a **multi-occupancy property**.
- ✗ Damage to windows over two storeys high, which require external access.

- ✗ More than two infestations during the **period of cover**.
- ✗ Re-infestation where **you** have failed to follow **our** advice.
- ✗ Removal of insect or animal nests from outbuildings.

- ✗ Blockage or water escape from outside **your home** that is not causing damage inside **your home**.
- ✗ Claims relating to gutters or downpipes that are shared as part of a **multi-occupancy property**.

- ✗ Claims that **we** have not authorised.

# How to make a claim on your Home Emergency cover



It is vital that **you** follow these steps to get help and claim the benefits available from **your** Home Emergency cover if there is an **emergency** that is covered by this policy:

Stay calm. If the **emergency** involves escaping water or electrical faults, turn off the mains supply immediately if it is safe to do so. Major **emergencies** which could potentially result in serious damage or injury must be immediately notified to the public supply authority and/or the emergency services.

If **you** suspect a gas leak call the National Gas Emergency line on **0800 111 999**. Gas leaks are not covered under this policy.

In an **emergency** please call the 24-hour Home Emergency helpline **0345 641 9797** within 48 hours of discovering the **emergency**. Lines are open 24 hours a day, 365 days a year. (Please note calls may be recorded for monitoring and training purposes.)

It is important to remember that **you** must phone the Home Emergency helpline first. Please do not make any arrangements yourself as **we** cannot refund any costs if **you** do not get **our** prior authorisation.

Tell **us** **your** policy number, full address (including postcode) and renewal date. All of this information appears on **your** policy schedule.

Give **us** as much information as possible about what has happened, so **we** can give **you** advice and arrange the most appropriate help for **you**.

**We** will arrange for an approved **tradesperson** to come to **your home** and deal with **your emergency**. If the **emergency** is listed under 'What is covered', **we** will arrange to pay the **tradesperson's** fees (up to the limits of this policy) direct to the **tradesperson**.

**You** will be responsible for any extra costs, which may or may not be covered by **your** buildings and contents insurance policy. If the **emergency** is not listed under 'What is covered', **you** must pay all the **tradesperson's** fees.

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**We** must approve overnight accommodation first. Please send any receipted invoices, including **your** policy number within 30 days of the **emergency** to: Bank of Scotland Home Emergency, Claims Department, 102 George Street, Croydon CR9 6HD.

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# Making a complaint

**We** aim to provide **you** with first class cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact us:



Customer Support,  
Allianz Assistance,  
102 George Street,  
Croydon CR9 6HD



020 8603 9853



[customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

Please note, email is not a secure channel, therefore despite the data protection safeguards Allianz Assistance have in place, there is a risk that data sent via email could be compromised.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.



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



Financial Ombudsman Service,  
Exchange Tower, London E14 9SR



0800 023 4567 or  
0300 123 9123



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

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](http://bankofscotland.co.uk/contactus/signvideo)

If you need support due to a disability please get in touch.

## Get in touch

### 24hr Home Emergency

 **0345 641 9797**

(Always call within 48 hours of discovering the emergency). Lines are open 24 hours a day, 365 days a year.

### Home Insurance

 **0345 604 6714**

Lines are open Monday to Friday 8am-6pm and Saturday 9am-1pm.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

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Home Emergency cover is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance.

Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Bank of Scotland Home Insurance is underwritten by Lloyds Bank General Insurance Limited, Registered in England and Wales No. 204373, Registered Office: 25 Gresham Street, London EC2V 7HN.

Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This information is correct as of November 2022.

