



HOME EMERGENCY POLICY BOOKLET.



CONTENTS.

Finding your way around your policy booklet.

Our Emergency Service	3
Your home, our promise	4
How do I claim?	5
The insurance contract	7
Words with special meanings	8
General conditions	9
Your cover:	
A) Plumbing or drainage	12
B) Electricity supply within the home	13
C) External locks, external doors or external windows	13
D) Main heating system	13
E) Roof	14
F) Alternative accommodation	14
G) Replacement boiler	14
H) Pests	14
General exclusions applying to the whole policy	15
Complaints procedure	17
How we use your information	18

OUR EMERGENCY SERVICE.

In the event of an **emergency** occurring in the **home** during the **insurance period** due to any of the causes listed under 'Your cover' on pages 12-14, but excluding situations listed under 'What is not covered' on pages 12-14 and under 'General exclusions applying to the whole policy' on pages 15-16, **we** will arrange for a **tradesman** to attend the **home** and carry out temporary or permanent repairs in the circumstances detailed to resolve the **emergency**.

Home Emergency does not cover everything **you** might regard as an **emergency**. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If, following an **emergency**, a permanent repair is necessary, the **tradesman** will carry it out provided it can be effected during the visit and at a similar expense. This insurance may not cover the cost of full repair or replacement, even when it is necessary following an **emergency**.

You may be able to claim all or some of the cost of the repair or replacement under **your** Household Buildings or Contents insurance and **you** should seek advice from **your** insurance company or **your** insurance adviser as soon as possible.

The most **we** will pay for any one **emergency** is:

- £1,000 inclusive of parts materials, alternative accommodation, VAT and the **tradesman's** attendance and callout charge.

We will endeavour to provide an appropriate **tradesman** as quickly as possible. However, in periods of adverse weather, attendance times may be extended.

In an emergency

Within 48 hours of discovery of a home emergency call

0345 078 3852

Halifax 24-hour Home Emergency line.

Please note that for **your** protection calls may be recorded.

This insurance does not cover gas leaks. All gas escapes are handled by National Grid. If **you** suspect a gas leak **you** should telephone the National Grid national emergency number on **0800 111 999**.

Calls to 0800 numbers are free of charge from UK landlines. These charges may differ if calling from a mobile.



AN IMPORTANT POLICY DOCUMENT TO READ AND KEEP SAFE.

Your Halifax Home Emergency insurance is not the same as Household Buildings and Contents insurance, nor is it a substitute for it.

YOUR HOME, OUR PROMISE.

Thank **you** for taking out Home Emergency cover with **us**. **We** hope **you** will keep **your** policy for many years to come.

We are committed to giving **you** a first class service at all times.

To begin with, we will:

- Send **you your** new policy very quickly – always within five working days of cover being arranged, or
- Let **you** know if there are any queries as soon as **we** can – always within five working days.

All the time, we will:

- Provide the 24-hour Home Emergency line – **0345 078 3852**.
- Provide a telephone helpline to answer any questions **you** may have – **0345 078 3850**.
- Respond to any letters **you** send **us** by return where possible, but always within five working days.

Please note that for **your** protection telephone calls may be recorded and monitored.

If you need to claim:

When **you** telephone **0345 078 3852** to register **your** claim, **we** will:

- Take down all the details **you** give **us**, tell **you** what the next steps are and if **you** need to do anything further;
- Explain to **you** how **your** claim will be handled, and deal with it in the shortest possible time;
- Let **you** know quickly if anything is not covered and why.

HOW DO I CLAIM?

Should **you** be unfortunate enough to suffer a domestic **emergency** which endangers **your home**, please make sure that **you** have read and understood **our** definition of an **emergency** before following these simple steps:



CALL US ON 0345 078 3852.

Telephone Halifax Home Emergency Service within 48 hours of discovery on: **0345 078 3852**. Please note that for **your** protection telephone calls may be recorded.



HAVE YOUR POLICY NUMBER TO HAND.

Tell **us your** Halifax Home Emergency policy number.



TELL US WHAT HAS HAPPENED.

Using this information, **we** will then assess how to proceed and what form of assistance would be appropriate to deal with the **emergency**.



IMPORTANT.

Please remember to call Halifax Home Emergency Service first. Please do not go ahead and make **your** own arrangements as **we** cannot reimburse costs incurred without **our** prior agreement.

Continued over

For **you** to claim successfully **your** claim must fall into both the following categories:

1. 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.

2. Perils covered:

- A) Repairs following failure of, or damage to, the plumbing and drainage system for which **you** are legally responsible.
- B) Failure of the 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, the external locks of the **home**.
- 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**.

This is a brief summary of what the policy does cover. The full details of what the policy does and does not cover are shown on pages 12-14.

Claim notification

Conditions that apply to the policy and in the event of the claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under 'How do I claim?'. Please be aware that events that may give rise to a claim under the insurance must be notified within 48 hours of discovery.

Claims conditions require **you** to provide **us** at **your** own expense, with such information and assistance as **we** may require. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with this information.

THE INSURANCE CONTRACT.

This policy is a legal contract between **you** and **us**.

Our part of the contract is that **we** will provide the cover set out in this policy wording for the **insurance period**.

Your part of the contract is:

- **You** must pay the premium;
- **You** must comply with all the conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim or **you** may find that **you** do not have any cover.

These are the conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 9 to 10. The conditions set out when **we** would cancel **your** policy. Please take the opportunity to read the policy conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This policy has been underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

Cooling off period

If **you** cancel within the first 14 days **your** premium will be refunded, unless **you** have made a claim. This 14 day period starts on the day **you** receive **your** policy documents or the day **your** policy starts, whichever is the later. For further cancellation information, please refer to 'Cancelling the policy' on page 10.



WORDS WITH SPECIAL MEANINGS.

This part of the policy sets out the words which have special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

Beyond economic repair

The point at which the **tradesman** estimates that the cost to repair **your** boiler exceeds its value.

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.

Home

The house, bungalow, flat or maisonette shown as **your** risk address on **your** schedule which is **your** permanent **home** and is owned and occupied by **you** or **your family** for private residential purposes. The **home** when it is lived in solely by anyone other than **you** or **your family** will not be covered.

Garages (unless integral with the **home**), sheds, greenhouses, outbuildings or land belonging to **your home** are not included.

Insurance period

The period for which the insurance is in force. This is 12 months from the date that cover commences and also includes any further period for which **you** pay or agree to pay and for which **we** accept or agree to accept **your** premium.

Main heating system

The main central heating and hot water systems of the **home**, including a domestic boiler which has an output of no greater than 150,000 BTUs.

The following are not included:

- Solar heating systems
- Non-domestic central heating boilers and their associated pipework and equipment
- Central heating fuel tanks.

Tradesman

A person approved and instructed by **us** who is competent to provide domestic repair services appropriate to the **emergency**. This will be based on the information **you** provide when **you** claim.

Unoccupied

When **your home** has not been lived in by **your family** for more than 30 days in a row. Lived in means slept in frequently.

We/us/our

Royal & Sun Alliance Insurance plc. Registered in England and Wales, No. 93792. Registered at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You/your

The person named as policyholder on the schedule.

Your family

Any of the following people providing they normally live with **you**:

- **Your** husband, wife, civil partner or partner
- Children (including foster children)
- Relatives
- **Your** domestic employees.

GENERAL CONDITIONS.

These are the conditions of the insurance **you** will need to meet as **your** part of this policy. **We** will act in good faith in all **our** dealings with **you**.

Serviced within the last 24 months

The **main heating system** must be serviced and maintained by a registered **tradesman**, providing certification or other proof of service within the last 24 months.

Taking care

1. **You** and **your family** must take all steps to prevent loss or damage to everything which is covered by this insurance and to keep the **home** and its contents insured in good condition and in good repair.

Changes in your circumstances

2. Using the address on the front of the schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:
 - A permanent change of address;
 - If **your home** is to become **unoccupied** for more than 30 consecutive days;
 - If **your home** is to become let out to tenants or shared with lodgers.

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Making a claim

3. Before **you** can make use of any of the services described in this booklet **you** must contact **us** and obtain **our** agreement to deal with **your** claim as described on page 5.
4. Any **emergency** must be reported to **us** within 48 hours of discovery.
5. **We** may not pay a claim if the part of the **home** or the system, equipment or facility which has given rise to the **emergency** has not been maintained in a safe or serviceable condition.
6. **We** will decide upon the best way of dealing with **your** claim based on the information **you** provide when **you** make a claim, taking into account **your** wishes, where possible.
7. If **you** have any other insurance that covers the same costs or damage as this policy **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of the claim.
8. If dishonesty or exaggeration is used by **you** or **your family** or anyone acting on behalf of **you** or **your family** to obtain:
 - A claims payment under **your** policy;
 - Cover for which **you** do not qualify;
 - Cover at a reduced premium;all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.
9. **You** must pay any callout charge if having asked for assistance **you** are not at **home** when the **tradesman** arrives at the time agreed.

Continued over →

10. **We** will arrange to make the **home** safe or secure or prevent damage or further damage to the **home**. **We** will not pay for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers. Spare or replacement parts may not be from the original manufacturer.
11. **We** will try to obtain a suitable **tradesman** based on the information **you** provide when **you** make a claim; provided **we** are not prevented from doing so by weather conditions, industrial disputes (official or not), failure of the public transport system including the road or rail network, repairs to the road or rail network or other circumstances preventing access to the **home** or making the provision of the service impractical.
12. If **your** needs exceed the cover provided by this policy **we** will still offer **you** assistance but **you** must pay any excess costs to the **tradesman** at the time the service is provided.

Cancelling the policy

13. If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date **you** receive **your** policy documents, **you** may do so by giving **us** at least seven days notice in writing at the address shown on **your** schedule, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Where we cancel your policy

Please also refer to the Fraud condition on page 9 section 8 of this policy and to the Changes in circumstances condition on page 9 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as:

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;

- The use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- The use of foul or abusive language;
- Nuisance or disruptive behaviour.

We 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 between **us**, **we** may cancel the policy by giving **you** 30 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

We also reserve the right to terminate the policy in the event that there is a default in the instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

Financial sanctions

14. **We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **insurance period** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claims have been paid or are outstanding.



YOUR COVER.

This part of the policy sets out the cover **we** provide. For a full list of exclusions that apply to the whole policy, please refer to the policy exclusions listed on pages 15-16 of this policy booklet.

For **you** to claim successfully **your** claim must fall into **both** the following categories:

1. 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.

2. Perils covered:

- Repairs following failure of, or damage to, the plumbing and drainage system for which **you** are legally responsible.
- Failure of the electricity supply within the **home**.
- 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, the external locks of the **home**.
- Loss of heating and/or hot water following a failure or breakdown of the **main heating system**.
- Repairs to make the roof of the **home** watertight and prevent further damage.

This is a brief summary of what the policy does cover. The full details of what the policy does and does not cover are shown next.

A) Plumbing or drainage

✓ What is covered

Repairs necessary to restore the service or to prevent further damage to the **home** as a result of failure of or damage to the plumbing or drainage system for which **you** are legally responsible.

✗ What is not covered

Cesspits, septic tanks and associated fittings.

Any mains service which is the responsibility of a public service company.

Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.

Descaling and any work arising from hard water scale deposits.

Escape of water outside the **home** which is not causing damage to the interior of the **home** or its contents.

Unblocking a toilet if it is not the only toilet in the **home**, unless if it is not dealt with, it is likely to cause damage to the **home** or its contents.

B) Electricity supply within the home

✓ What is covered

Failure of the electricity supply within the **home**.

✗ What is not covered

Any mains service which is the responsibility of a public service company.

Failure of the electricity supply as a result of:

- Industrial action by a public service company.
- The electricity supply being deliberately or accidentally cut off.

C) External locks, external doors or external windows

✓ What is covered

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, the external locks of the **home**.

✗ What is not covered

Replacing keys which have been lost, stolen or damaged.

Gaining entry to the **home** because the keys have been lost, stolen or damaged, or because the keys are not in **your** possession.

Damage caused deliberately by **your family**.

D) Main heating system

✓ What is covered

Loss of heating and/or hot water as a result of failure or breakdown of the **main heating systems** of the **home**.

✗ What is not covered

Failure or breakdown of a component which affects only the efficiency of the **main heating system**.

Breakdown of the **main heating system** caused by the failure of it or any of its components to correctly recognise any data concerning a date.

Descaling and any work arising from hard water scale deposits.

The following are not included: solar heating systems; non-domestic central heating boilers and their associated pipework and equipment; central heating fuel tanks.

Any failure of the **main heating 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.

Any mains service which is the responsibility of a public service company.

Any loss or damage caused as a result of the lack of fuel.

Failure of the electricity and/or gas supplies as a result of:

– Industrial action by a public service company.

Continued over →

– The electricity and or gas supply being deliberately or accidentally cut or turned off.

Damage to radiators, however, **we** will pay to isolate leaking radiators.

Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.

Removing asbestos unless necessary to undertake insured repair.

E) Roof

✓ What is covered

Repairs necessary to make the roof of the **home** watertight and prevent further damage.

✗ What is not covered

Flat roofs and gutters.

In addition **you** are covered for the following:

F) Alternative accommodation

✓ What is covered

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.

✗ What is not covered

The cost of overnight accommodation for anyone who is not a member of **your family**.

G) Replacement boiler

✓ What is covered

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.

✗ What is not covered

Anything that is listed under the 'What is not covered' paragraph of cover D).

H) Pests

✓ What is covered

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**.

✗ What is not covered

Damage outside of the **home**, which is not causing damage to the interior of the **home** or its contents.

We will not pay for more than two incidents in any one **insurance period**.

GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY.

You will not be covered for these exclusions, which apply to the whole policy:

- Any **emergency** arising from circumstances known to **you** prior to the commencement of the **insurance period**.
- Any **emergency** which **you** have not reported to **us** within 48 hours of discovery.
- Any system, equipment or facility having reached the end of its expected working life.
- The normal day to day maintenance of the system(s)/facility.
- Any heating system or equipment not installed or repaired correctly by an authorised **tradesman** (approved by a regulatory body) following manufacturer's instructions.
- Any heating system not operated in accordance to manufacturer's instructions.
- Any system, equipment or facility which is inherently faulty or inadequate due to poor design or manufacture.
- Domestic appliances.
- The cost of any alteration, repair or replacement of **your** appliances caused by it, or any of its components, failing to correctly recognise any data concerning a date.
- Repairs which are made by anyone other than the **tradesman** authorised by **us**.
- Costs incurred without **our** agreement.
- This insurance does not cover gas leaks. All gas escapes are handled by National Grid. If **you** suspect a gas leak **you** should telephone the National Grid national emergency number: **0800 111 999**.
- Any consequence of the mains gas supply to the **home** having to be turned off as a result of a gas leak either within or outside the **home**.
- Any wilful act or omission by **you**.
- A claim which occurs during the period where **your home** is left **unoccupied**.
- The **home** when it is lived in solely by anyone other than **you** or **your family**. Lived in means slept in frequently.
- Garages (unless integral with the **home**), sheds, greenhouses, outbuildings or land belonging to **your home** are not included.
- Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed and any changes required were implemented.
- Permanently replacing or removing paths or driveways in order to deal with the **emergency**.
- Gas leaks other than under cover F).
- Any subsequent repairs for the same damage or system.
- Land belonging to the **home**.
- Any loss expenses or costs of any kind that are not directly caused by the event that led to **your** claim.
- Any **home** used for any trade, professional or business purposes except clerical business.

- Any amount exceeding the sum insured shown on the schedule.
- Any sort of war, invasion or revolution.
- Any indirect loss or any other cost or loss that is not directly caused by the event that led to **your** claim.
- Terrorism: any act or acts including, but not limited to:
 - The use or threat of force and/or violence; and/or
 - Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means;

caused or occasioned by any person(s), or group(s) of person or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

- 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, condensations, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

COMPLAINTS PROCEDURE.

Our commitment to customer service

At RSA **we** are committed to going the extra mile for **our** customers. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right. **We** take all complaints seriously and following the steps below will help **us** understand **your** concerns and give **you** a fair response.

Step 1

If **your** complaint relates to **your** policy then please contact the sales and service number shown in **your** schedule. If **your** complaint relates to a claim then please call the claims helpline number shown in **your** policy booklet.

We aim to resolve **your** concerns by close of the next business day. Experience tells **us** that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that **your** concerns have not been resolved within this time, **your** complaint will be referred to **our** Customer Relations Team who will arrange for an investigation on behalf of **our** Chief Executive. Their contact details are as follows:

✉ **Post:** RSA, Customer Relations Team, PO Box 255, Wymondham NR18 8DP.

✉ **Email:** crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Use the information from **your** complaint to proactively improve **our** service in the future.

Once **we** have reviewed **your** complaint **we** will issue **our** final decision in writing within eight weeks of the date **we** received **your** complaint.

If you are still not happy

If **you** are still unhappy after **our** review, or **you** have not received a written offer of resolution within eight weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

✉ **Post:** Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

☎ **Telephone: 0800 023 4567** (free from standard land line, mobiles may be charged). **0300 123 9123** (same rate as 01 or 02 numbers, on mobile phone tariffs).

✉ **Email:** complaint.info@financial-ombudsman.org.uk

🌐 **Website:** www.financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaints to the Financial Ombudsman Service. This does not affect **your** right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

HOW WE USE YOUR INFORMATION.

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

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.

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.

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 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:

✉ **Post:** Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.



IT'S EASY TO GET IN TOUCH.



Call:

General enquiries: **0345 078 3850**

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

Home emergency claims **0345 078 3852**

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

Please have your policy or claim number to hand.

Do you need extra help?

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

halifax.co.uk/accessibility/signvideo

Halifax 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.

Your calls may be recorded for accuracy of information.

All the information in this booklet was correct as at March 2016.

