Protect and Protect Plus
Home emergency cover
Policy booklet

Santander

Finding your way around

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Key



These boxes give **you** information **we** want to particularly draw **your** attention to



These boxes give **you** additional helpful information



These boxes highlight what **your** policy doesn't cover

Home emergency cover



This cover only applies if shown on **your** schedule.

Your contract of insurance

This is a contract of insurance between **you** and **us**. You must read it with **your policy documents**. Unless specified, the terms of the **policy documents** will apply.

Explaining the parties involved in this cover

- Home emergency cover is provided by Aviva Insurance Limited.
- Claims are administered by HomeServe Membership Limited, registered in England and Wales No 02770612. Registered office: Cable Drive, Walsall, WS2 7BN.

What is this cover?

Home emergency cover provides **you** with assistance for a sudden and unforeseen event such as:

- The breakdown of **your main heating system**.
- A leak in **your** internal natural gas supply pipe.
- Leaking or blocked pipes, drains, or toilets.
- Blocked or collapsed drains.
- Failure of the electrical wiring within the **property**.
- Damage to roofing and external windows or doors.
- Repair or replacement of locks and lost keys to secure the **property**.
- Treatment of rats, mice, wasps or hornets' nests on the **property**.

Eligibility

This cover is for homeowners and/or residents who are responsible for paying for repairs to the **property** they live in.

It is not for properties solely intended for business use, let properties or mobile homes.

The **property** must be located within the United Kingdom comprising England, Wales, Scotland and Northern Ireland (excluding the Isle of Man and the Channel Islands).

Your main heating system must either be fired by natural gas, oil or consist of electrical panel heaters.

Claims limit

Up to £1,000 per claim for the cost of labour, parts and materials (including VAT).

The only exceptions are for:

- boilers and electric heaters which **we** deem to be beyond economical repair in which case **we** will contribute £500 towards a replacement.
- electric vehicle charging points under the Electrical emergency section are covered up to £2,000 per claim.

There is no limit to the number of claims that can be made under this cover.

Hotel accommodation

If the **property** cannot be lived in as a result of a claim under this **policy**, **we** will pay up to an additional £1,000 for **your** hotel accommodation and transport costs, where this has been approved by HomeServe in advance.

How to get help

To make a claim for an emergency, call **us** on **0345 030 7769**. **We're** open 24 hours a day, 365 days a year.



If **your** incident is an emergency (including internal leaks which cannot be controlled, **you** are totally without electricity or the **property** is unsafe), **your** claim will be given priority, otherwise an appointment will be made.



If **you** think **you** have a gas leak **you** MUST immediately call the National Gas Emergency Service on **0800 111 999**. The National Gas Emergency Service will need to visit the **property** and isolate the leak before **we** can provide any assistance.

Words with special meanings

In addition to the words with special meanings within the **policy documents**, wherever the following words appear in **bold** in this **policy** they will have the meanings as set out below:

Engineer – A person employed or authorised (or both) by HomeServe to assist with **your** emergency.

Investigative work – Physical work is undertaken to understand the problem but it cannot be resolved under the **policy** (for example; electrical testing, inspection of drains, diagnosing a boiler or system that requires replacement or maintenance work).

Main heating system – The **main heating system** in the **property**. By **main heating system we** mean natural gas boiler systems (no greater than 70 kilowatts), oil-fired central heating and electric panel heaters provided they are permanently wired into **your** domestic electricity.



Main heating system does not mean the following:

- Underfloor heating, warm air, convection and fan convector heating systems.
- Ground, air and water source heat pump systems.
- Electric and dual-purpose boilers (e.g. Agas and Rayburns used for cooking and central heating).
- More than one boiler in the **property**.
- Combined heat and power systems.
- Power generation systems including solar panels and wind turbines.

Policy documents – Your main Santander Home Insurance **policy documents** and Important Information document.

Policy – Your Home emergency cover as set out in this policy booklet, **your** main Santander Home Insurance policy booklet and **your** current **schedule**.

Property – Your house, flat, any attached outbuilding (for example, an integral garage) and the land within the boundary of the **property**.

These must all be at the address shown on **your** schedule.



Property does not mean the following:

- any communal or service duct areas, and
- detached garages, sheds, greenhouses and non-permanent structures.

We/Us/Our – Aviva Insurance Limited and/or HomeServe Membership Limited on behalf of Aviva.

You/Your – The owner of the **property** who is named on the schedule and any person authorised to be in the **property** at the time of the emergency/incident.

General conditions

In addition to the General conditions set out in this section, the General conditions of the **policy documents** also apply.

Parking restrictions

When making a claim, **you** will be asked if there are any parking restrictions including the need for a parking ticket, a parking permit or inability to park within close proximity to the **property**. Where no parking is available, this may affect **your** claim being dealt with promptly.

Maintenance

It is **your** responsibility to ensure that normal day-to-day maintenance is undertaken, and that the **property** is in good condition.

When carrying out a repair, HomeServe may identify that essential maintenance work is required to prevent future breakdown or blockages. For example:

- Where there is a build-up of sludge/scale/rust resulting in **your** boiler and/or central heating system needing cleaning.
- Realigning a blocked drain to avoid a recurrence of the problem.

We will not be able to cover any future emergencies relating to such essential maintenance until it is carried out.

Repairs and parts guarantee

Under this **policy**, the workmanship and any part(s) supplied and used by **us** to solve the problem will be guaranteed for a period of twelve months from the date the work is carried out. **Your** statutory rights are not affected.

Creating access

Upon arrival at the **property**, the **engineer** will locate the source of the incident. If direct access is not available, for instance if there are floor tiles or floorboards in the way, the **engineer** will need to create access. If **you** want the **engineer** to do this, **you** will be asked to confirm it in writing while the **engineer** is at the **property**. Unless stated in the What's covered? sub-sections, this **policy** does not provide **you** with cover for any damage which may be caused to the **property**, its contents, fixtures, fittings, floorings or sanitary ware (unless such damage is as a result of the **engineer's** negligence). If **you** do not want the **engineer** to create access, **we** will be unable to progress **your** claim until **you** have arranged for access to be made.

General exclusions

In addition to the General exclusions set out in this section, the General exclusions of the **policy documents** also apply.

What's not covered?

- Maintenance related issues such as; sludge, scale or rust build up in **your** heating system, power flushes, dripping taps or routine electrical tasks such as replacing light bulbs or adjusting timers.
- Any event, loss or damage relating to anything **you** are not wholly responsible for, such as communal areas or service ducts.
- Any costs/activities in excess of the claims limit or any other limit specified in the What's covered? sub-sections. **You** are responsible for agreeing and settling these costs directly with HomeServe Membership Limited.
- Cosmetic damage.
- Any losses caused by any delays in getting spare parts.
- Any associated expenses or losses **you** incur which are not directly covered by this **policy**.
- Systems, equipment or appliances that have not been installed according to appropriate regulatory standards in place for the UK, the manufacturer's instructions or both; or that are subject to a manufacturer's recall.
- Instances where a repair or replacement is needed only because of changes in legislation or health and safety guidelines.
- Loss or damage related to:
  - Pumps including sewerage pumps, drainage pumps, shower pumps, any associated electrics or valves;
  - Water softeners;
  - Waste disposal units and macerators;
  - Air conditioning units;
  - Unvented hot water cylinders or their controls;
  - Cesspits, septic tanks and any outflow pipes;
  - Vacuum drainage systems;
  - Swimming pools or decorative features including ponds, fountains and any associated pipes, valves or pumps;
  - Power generation systems and their associated pipework, pumps, panels and controls including solar panels or wind turbines or both.
- Normal day-to-day maintenance of the items covered by **your policy** at the **property**, for which **you** are responsible.
- Any situation where due to health and safety, a specialist person is required, e.g. where asbestos is present, or repairs which put the health and safety of **our engineers** at risk, e.g. where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place.

- Loss arising from subsidence, heave of the site or landslip caused by:
  - Bedding down of new structures;
  - Demolition or structural repairs or alterations to the **property**;
  - Faulty workmanship or the use of defective materials;
  - River or coastal erosion.
- Indirect costs, loss or damage arising as a result of disconnection from or interruption to the gas, electricity or water mains services to the **property**, for example a power cut to **your** neighbourhood.
- **Investigative work** where the incident that caused **you** to claim has already been resolved.
- The costs of any work carried out by **you** or people not authorised by **us** in advance.
- Any parts not supplied and chosen by **us**. Subject to any applicable regulations, **our engineer** can fit an alternative part (that complies with British Standards) supplied by **you** at the time of the visit (e.g. a switch or tap). However, this part will not be guaranteed. **Our engineer** will not fit alternative parts supplied by **you** where the claim relates to the gas supply or the central heating system.
- Any defect, damage or breakdown caused by malicious or deliberate action, negligence, misuse or third-party interference, including any attempted repair or modification to the elements covered by this **policy**, which does not comply with British Standards.

Main heating system

What's covered?

Failure of either the heating and/or hot-water supply provided by the **main heating system** caused by a breakdown or a leak (including leak to the internal natural gas supply pipe). Work will be done by an approved **engineer**.

Beyond economical repair

On assessment of **your main heating system**, **our engineer** may declare it to be 'beyond economical repair'. This means the total cost of parts (including VAT) required to repair **your main heating system** exceeds 85% of the manufacturer's current retail price of a replacement, or if this is not available, a similar make and model. **We** will also declare the **main heating system** as 'beyond economical repair' if **we** are unable to obtain the required manufacturer's spare parts from reputable suppliers within 28 days.

If **we** declare **your main heating system** as beyond economical repair, **we** will contribute £500 towards a replacement. **You** will be responsible for arranging the replacement.

You will then have the choice to continue with the cover for **your** new boiler or heater(s) as long as it is not excluded under the What's not covered? sections or the General exclusions section of this **policy**, or **you** can cancel this **policy** following the procedure outlined under the General conditions section of **your** main Santander Home Insurance Policy booklet.

Temporary heaters

If **you** have no source of heating, **we**'ll deliver two temporary electrical heaters to **your** home if **we** are unable to attend on the day **you** make **your** claim or the next day. **You** don't have to return the heaters to **us**. **Your policy** doesn't cover the running costs of the heaters.

Please bear in mind that these heaters are only temporary and should not be used as a permanent source of heating.

What's not covered?

- Anything set out in the General exclusions section of this document.
- Repair or replacement of water tanks, hot water cylinders and expansion tanks.
- Separate heaters which only provide hot water, such as immersion heaters.
- Adjustment or resetting of timing and temperature controls.
- Other appliances such as cookers and fires except gas fires forming part of the back boiler.
- Combination cylinders, Elson tanks, thermal storage units (e.g. Gledhill Boilermate) or their controls.
- Items not forming part of the boiler or system or both, e.g. water pumps installed separately.
- External gas supply pipe (it is the responsibility of the National Grid).
- Sections of the gas supply pipe that are outside the **property** or inside any outbuilding on the **property**.
- Repair or replacing radiators or radiator valves. Unless in the event that a replacement valve is required to stop a leak, **our** choice of part will be fitted.
- Any part of the **main heating system** which is not possible for the **engineer** to work on safely or it is impossible or impractical to access because of its position.
- Energy management systems, Electrotech and Smartheat systems and wet systems.
- Heated towel rails, infrared heaters, electric fires, skirting or kick space floor heaters.
- Plastic or metal oil tanks and their associated pipework and contents.
- Breakdown, fault, damage or destruction caused by the system being allowed to run out of oil or by the use of unsuitable fuel.
- Repair or replacement of the water jacket or heat exchanger, if these are the cause of the breakdown then **your** oil-fired boiler will be declared beyond economical repair.
- Flues, except balanced flues that are integral to the oil-fired boiler.

Pests and security

What's covered?

- Treatment of pests on the **property**. By pests we mean rats, mice, wasp or hornets' nests.
- Use of tarpaulin to protect the **property** in the event of damaged roofing.
- Boarding up of a broken window or door where the **property** is insecure.
- Replacement of locks and keys where the key is lost or stolen and the **property** is insecure (and **you** do not have another set).
- Repair broken locks for external windows and doors, where the **property** is insecure.

What's not covered?

- Anything set out in the General exclusions section of this document.
- Replacement of garage doors.
- Repair or replacement of the electrical unit powering a garage door.
- Doors and windows that do not secure the **property**, such as internal doors.

- Removal or treatment of rats or mice from the garden.
- Pest infestations where **you** have not followed **our** previous recommendations on how to avoid such problems.
- Any damage caused by pests, unless such damage is covered under the **policy**.

Electrical emergency

What's covered?

- Breakdown of a fuse box.
- Lost power to a circuit.
- Permanent damage to the domestic electrical wiring caused by a power cut.
- Electrical failure of an electric vehicle charging point up to and including 32 amps.

Beyond economical repair

If the parts required to repair an electric vehicle charging point are not available or if the parts required exceed 85% of the cost of a new charging point, a replacement of similar functionality will be installed. Please note, no cash alternative will be offered.

What's not covered?

- Anything set out in the General exclusions section of this document.
- Appliances with plugs e.g. washing machines, kettles, fairy lights, or any wiring/electrics past the isolation switch.
- Permanent wiring to the following appliances and any wiring or electrics connected to them: satellite dishes, radio or television aerials and their fittings or masts, burglar alarms and smoke detectors, telephones and their associated wiring, doorbells and electrical gate or garage door systems.
- Repair or replacement of wall sockets, switches and light bulb sockets.
- The shower unit or immersion heater unit.
- Portable or fixed electrical heating systems or energy efficiency management systems.
- Repair or replace wiring encased in rubber or lead.
- Resetting of circuit breakers that **you** can reset, if resetting falls outside the permanent repair work **we** do.
- Any part of the electrical wiring where completing a repair would result in a breach of the current electrical wiring regulations and electrical safety standard BS7671:2008 - Requirements for Electrical Installations (incorporating amendment 3:2015).
- Electric vehicle charging points which are covered by an existing warranty, or where the failure is not a fault in the device itself (e.g. it is a software or internet issue.)

Domestic electrical wiring refers to the permanent 240-volt electrical supply system within the **property**, beyond (but not including) the electricity company's supply meter, and supplying electrical power including fuse boxes.

Plumbing and drainage

What's covered?

- Blocked or leaking toilet.
- Leaking pipes or joints.
- Leaking internal stop-tap.
- Isolating and draining of a leaking water tank, water cylinder or expansion tank.
- Leaking soil vent pipes.
- Blocked waste pipes.
- Unblocking of external drains within the boundary of the **property**.
- Repair collapsed external drains provided they are not beneath any buildings.

The **engineer** will leave the ground level after refilling any hole they have to dig.

What's not covered?

- Anything set out in the General exclusions section of this document.
- Water supply pipe.
- Domestic appliances and their inlet or outlet pipes, e.g. washing machines or dishwashers.
- Replacement of water tanks, hot water cylinders, expansion tanks and sanitary ware (e.g. basins and toilet bowls).
- Repair or replacing radiators or radiator valves. In the event that a replacement valve is required to stop a leak, **our** choice of parts will be fitted.
- Showers including the shower unit, controls, outlet or shower head.
- Frozen pipes that have not caused a permanent blockage.
- Smells and noises from pipework or drains.
- Leaking overflow pipes.
- External guttering, rainwater downpipes, rainwater drains and soakaways.
- Drain clearance if the design of **your** drainage system does not allow access by our **engineers** (e.g. via a manhole).
- Like for like reinstatement of decorative items such as hard or soft landscaping, drives, pathways, walls, flower beds or lawns.

This **policy** does not provide cover for external drains that **you** do not have sole responsibility for (including shared drains within the **property**) or if the **property** is a flat.

Important information

Complaints procedure

Our promise of service

Our goal is to give excellent service to all **our** customers, but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customer problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting **us** using the relevant contact details below.

If **your** complaint is about how **your policy** was sold, call **us** free of charge from a UK landline or mobile on **0800 171 2171**. **We** can resolve most complaints while you're on the phone.

Write to **us** at:

Complaints, Santander UK plc
Sunderland,
SR43 4GD

Please include as much detail as possible about what's gone wrong, along with **your** name, address, **policy** number, contact number and a convenient time for **us** to call **you** to discuss **your** complaint.

Please contact HomeServe if **your** complaint is about:

- the terms and conditions of **your policy**,
- the decision made on **your** claim,
- the settlement amount of **your** claim, or
- the way **your** claim was dealt with

you can call HomeServe on **0345 030 7769**. Or write to them at: HomeServe Membership Limited, Cable Drive, Walsall, WS2 7BN.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: **0800 023 4567** (free from landlines), or **0300 123 9123**. Or simply visit their website at www.financial-ombudsman.org.uk

Whilst **we** are legally bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action. If **your** complaint is about **your** Santander Home Insurance **policy**, please refer to the What to do if you are unhappy section of **your** main Santander Home Insurance policy booklet for details on how to make a complaint.

What will happen if you complain

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

Financial Services Compensation Scheme

HomeServe are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if HomeServe cannot meet its obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website fscs.org.uk.

Our rights

We will be entitled, at **our** cost, but in **your** name, to:

- take legal proceedings for **our** own benefit in respect of the cost of any claim made under this **policy**, damages or otherwise, or
- take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

You agree to give **us** all the relevant information, documents and assistance **we** require to enable any claim to be validated for **us** to achieve a settlement or pursue a recovery.

This information is available in large print, Braille and audio. If you need to request this, please contact Customer Services on **0345 268 1941**.

If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app. Dial **18001**, followed by the phone number you want to ring (for more information go to relayuk.bt.com).

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