



## GoLocksmith

# Home Emergency Insurance Policy

This policy provides assistance in the event of the emergencies outlined in this document.

### Thank you for choosing this policy

**Your** policy provides assistance in the event of certain **home emergencies**, which impact the safety and security of **your home**, potentially rendering it uninhabitable .

This policy is suitable for someone who wishes to cover an **Emergency** caused by specified events when they do not already have relevant insurance cover.

It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

This policy provides assistance in the event of the emergencies outlined in this document.

Please call **us** as soon as **you** are aware of an **Emergency** requiring repair.

### Status disclosure

This policy is administered by npa24:7. npa24:7 is a trading name of Nationwide Property Assistance Limited whose registered address is at Suite 601, TriGate, 210-222 Hagley Road West, Oldbury, West Midlands, B68 0NP.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available

from **us** on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664.

**You** can check this on the Financial Conduct Authority's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

npa24:7 provides the services described in this policy.

**Your** policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between **us**.

### Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The amount of cover **you** hold is shown in your policy certificate.

If **we** make any changes to **your** policy cover limit, these will be confirmed to **you** separately in writing.

Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

### How to make a claim:

Are **you** having one of the following **emergencies**?

- Plumbing and Drainage.
- Failure of internal electrics.
- Security (i.e. glazing & locks).
- To obtain assistance, contact **our** 24-hour **Emergency** Helpline on:

**0345 900 7832**

Please have as much information as possible to hand including **your** policy number, to enable **us** to help **you** as quickly as possible.

To obtain assistance,  
contact **our** 24-hour  
Emergency Helpline  
on: **0345 900 7832**

## What will happen next:

If **you** suffer an **Emergency** at **your home**, **you** should tell **us** on the **Emergency** telephone number. **We** will then:

- Advise **you** how to protect **yourself** and **your home** immediately;
- Validate **your** policy and arrange for one of **our Authorised Contractors** to get in touch with **you** to make an appointment to make a repair or to settle **your** claim on a **reimbursement basis**;
- **We**, along with **our Authorised Contractors** under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout the claim **journey**;
- **We** will organise and pay up to £300 per claim including VAT, call out, **labour**, parts and materials to carry out an **Emergency** repair;
- In the event of **your home** becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £200 inc VAT towards the cost of **your** (including **your** pets) accommodation including transport, on a **reimbursement basis**;

**We** would always recommend that **you** arrange for a **permanent repair** to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **Emergency** repair and contained the **Emergency** for **you**, as this may only provide a temporary solution to the problem.

Claims under this policy can only be made by **You**, **your** immediate family, lodger or anyone who is authorised to act on **your** behalf

If the **Emergency** repair costs more than £300, **we** will require **you** to contribute the difference or subject to **our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, **we** would pay **you** up to £300 inc. VAT as a contribution to a repair which **you** will arrange yourself, taking account of costs already reasonably incurred by **our Authorised Contractor**, for the initial visit.

This will be in full and final settlement of **your** claim.

When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition, although **you** may find that this is covered under **your** buildings insurance.

In some circumstances **we** may find it difficult to deploy an **Authorised Contractor** to attend **your home** or deal with **your Emergency** within a reasonable timescale. Examples of such circumstances are:

- Excessive demand

- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your Emergency** and **we** will refund the cost of **your** contractor up to £300 inc. VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. If a new boiler or heating system is installed, **you** will also need to provide the make, model, serial number and Gas Council number.

**We** will only reimburse the cost of the **Emergency** repair applicable under the policy.

### Other insurance

If **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **we** will only pay **our** share of the claim.

### Getting **our** claims costs back

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **we** make.

Anyone making a claim under this policy must give **us** any help and information that **we** need.

### Parts availability

Availability of parts is an important factor in providing **Emergency repairs**. If **our** engineer does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **Emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control.

In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

There may also be occasions where parts are no longer available. In these situations **we** will ensure **your home** is safe and if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

## Meaning of words

Wherever the following words and phrases appear in **bold** in this document they will always have the following meanings.

### 1. **Authorised Contractor**

A tradesperson authorised by **us** to assess **your** claim, and carry out repairs in **your home** under this policy and under **our** delegated authority.

### 2. **Covered/ Insured Events**

**Emergency** to essential services in **your home** listed in the section headed "What is covered".

### 3. **Emergency**

A sudden and unforeseen incident in **your home** which immediately; exposes **you** or a third party to a risk to health or; creates a risk of loss or damage to **your home** and/or any of **your** belongings or makes **your home** uninhabitable.

### 4. **Emergency repairs**

Work undertaken by an **Authorised Contractor** to resolve the **Emergency** by completing a **temporary repair**.

### 5. **Insured/ You/ Your**

**You**, the policyholder, and /or any member of **your** immediate family normally living at **home**.

### 6. **United Kingdom**

**United Kingdom** of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that **your** claim will be settled on a **reimbursement basis**.

### 7. **Period of insurance**

One year from the start or renewal date on receipt of **your** policy certificate. If a mid-term adjustment has been made, the date of receipt of **your** new policy certificate.

### 8. **Home**

The house or flat shown on the policy certificate and its garages, all used for domestic purposes only, in the **United Kingdom**. It does not include sheds, greenhouses and other buildings.

#### 9. Temporary repair

Repairs and/or work immediately required to stop further damage being caused by the **Emergency**. **You** will need to replace this with a **permanent repair**.

#### 10. We / Us / Our

Npa24:7 (Npa24:7 is a trading name of Nationwide Property Assistance Limited) whose registered address is at 7 The Courtyard, Buntsford Drive, Bromsgrove, B60 3DJ and Inter Partner Assistance SA who registered address is The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR will arrange for **you** to receive the **Home Emergency** services described in this Policy using **Authorised Contractors**.

#### 11. Reimbursement basis

Subject to **our** prior agreement and on receipt of the engineer / installer/ supplier/ **Authorised Contractor's** fully itemised invoice, **we** will pay **you** a contribution to a repair which **you** will arrange yourself. This will be in full and final settlement of **your** claim.

#### 12. Trace and access

Damage resulting from gaining necessary access to the **Emergency** or reinstating the fabric of **your home**.

#### 13. Permanent repair

Repairs and/or work required to put right the fault which caused the **Emergency** on a permanent basis.

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## What is covered

**We** will only pay for the **Emergency repair**.

**We** will not pay for any damage caused by the **Emergency**.

The **emergencies** listed are covered under this policy.

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## What is not covered

There are conditions and exclusions, listed, which limit the type and value of **Emergency repairs you** can claim for.

Please read them carefully to ensure this cover meets **your** needs. **We** do not wish **you** to discover after an **Emergency** has occurred that it is not covered.

The incidents listed are NOT covered under this policy.



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## Plumbing

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### What is covered

#### An **Emergency** relating to:

The internal hot and cold water pipes between the main internal stopcock and the internal taps;

- The cold water storage tank;
- Flushing mechanism of a toilet;

#### A leak from:

- **Your** toilet;
- Pipes leading to and from the shower or bath;
- Internal section of the overflow pipe;
- Hot and cold water cylinders and tanks.

#### Radiators

- Central heating water pipes.

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### What is not covered

Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;

Replacing external overflows, sanitary ware including sinks and basins.

Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;

Septic tanks, swimming pools and hot tubs;

Repair to, or replacement of, all pipe work outside the **home**;

Dealing with temporarily frozen pipes;

Damage resulting from gaining necessary access to the **Emergency** or reinstating the fabric of **your home**. Otherwise known as **Trace and access**.



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## Drainage

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### What is covered

An **Emergency** relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.

The below is a list of **emergencies** that **you** would be covered for:

Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;

Blocked bath, toilets or external drainage.

**You** will still be covered if **you** do have another working toilet or bathing facility;

Blocked or leaking soil vent pipes, provided **you** are solely responsible for this.

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### What is not covered

Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the **home**);

Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;



Regularly cleaning **your** drains and any descaling of **your** drains;

Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;

Repairing or unblocking drains which are used for commercial purposes;

Making access to drain systems points of entry (such as manhole covers) if these have been built over;

Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;

Damage resulting from gaining necessary access to the **Emergency** or reinstating the fabric of **your home**. Otherwise known as **Trace and access**.



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## Failure of internal electrics

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### What is covered

Failure of all sockets or lighting on one or more floors of **your** property, or a electrical fault that renders **your home** uninhabitable.

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### What is not covered

Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;

Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the **home**.



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## Security

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### What is covered

Windows

Broken and cracked windows which result in the **home** not being secure and are not the result of accidental damage, vandalism, or forced entry.

**We** will undertake an **Emergency** repair using boarding or similar material to resolve the immediate security risk.

#### Keys and locks

Gaining access to, or securing **your home** through an external door where **you** have no alternative due to:

- Lost or damaged keys;
- Stolen keys;
- Failure of the external locking mechanism of the door;

Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where **you** are unable to secure **your home**;

Replacement of a single set of keys (if this is the only alternative to resolve the **Emergency**).

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#### What is not covered

##### Windows, keys and locks

Fences, outbuildings (except detached garages): damage to windows, doors or locks;

Double glazing where one pane is broken but the other is intact and the **home** is therefore secure.

## General Exclusions

We will not provide assistance for the following:

1. A repair if **you** are aggressive towards **our Authorised Contractors** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
2. Any **Emergency** where **you** did not contact **us** first to arrange repairs;
3. Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
4. Any **Emergency** in **your home** if it has been unoccupied for more than 30 consecutive days;
5. Any defect, damage or breakdown caused by modification, negligence or misuse;
6. Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
7. Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
8. Normal day to day maintenance at **your home** that **you** should carry out, for which the **housebuilder** has no liability
9. Replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **Emergency**
10. **Emergencies** which **your housebuilder** can respond to during normal working hours
11. Remedial work which **you** cannot prove has been carried out by a recognised and competent contractor or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer

12. Any costs for repairs, parts or services unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
13. Any boiler inspections or any other **Emergency repairs** where asbestos may be disturbed; the removal of asbestos;
14. Damage resulting from gaining necessary access to the **Emergency** or reinstating the fabric of **your home**.
15. When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
16. Where Health and Safety regulations or a risk assessment that has been carried out, prevent **our Authorised Contractors** being able to attend to the **Emergency** or carry out work in **your home**;
17. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

## RENEWAL AND CANCELLATION RIGHTS

### Renewals

Before the end of **your** current **Home Emergency** policy, **we** will write to **you** to tell **you** about any changes to what is included in **your** agreement or any changes to **our** prices for the next year.

Unless **you** tell **us** when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year if **you** have chosen to pay by continuous debit or credit card.

### Cancellation – Your Rights

If **you** find that this cover does not meet **your** needs, please contact **us** on **0345 304 0412** within 14 days of receiving this document and **we** will arrange to cancel this policy. **You** will receive a full refund of **your**

premium, provided **you** have not made any claims. In the event that a claim has been made you will receive a refund less the cost of the claim.

If **you** cancel the policy outside the 14 day period **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, provided you have not made any claims. Cancelling a continuous payment authority will not automatically cancel the policy, and if a claim has been made you will still be liable to pay any outstanding amounts owed.

## Cancellation – Our Rights

**We** may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- If **you** fail to make payment of premiums **we** will send **you** a reminder to do so. If **we** do not receive payment after two reminders **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- If **you** refuse to allow **us** reasonable access to **your home** in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **Authorised Contractors**.
- If **you** otherwise cease to comply with the terms and conditions of this policy:

**We** may cancel this policy without giving **you** prior notice if, by law, or other similar reasons **we** are unable to provide it. If **we** exercise **our** rights to cancel the policy under this section, **we** will refund the premium paid proportionate to the remaining **period of insurance**, provided **you** have not made any claims.

**We** may cancel this policy with immediate effect if:

- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** staff;
- **You** repeatedly or seriously break the terms of this policy.

**We** will continue to honour any claims made before cancellation.

## FRAUD, MISREPRESENTATION AND NON-DISCLOSURE

If **we** find that **you**, anybody **insured** by this policy or anyone acting for **you** has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may;
- Cancel or void **your** policy and all other policies which **you** hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;
- Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

## Complaints Procedure

**We** will always aim to do **our** best. However, there may be times when **you** are not happy with **our** services.

If **you** have a complaint about **our** service, **you** can write to **our** Customer Service Director at:

npa24:7,  
Suite 601, TriGate,  
210-222 Hagley Road West,  
Oldbury, West Midlands,  
B68 0NP

or **you** can phone **us** on: 0345 155 2374 or **you** can email **us** at :  
[CustomerServices@npa247.com](mailto:CustomerServices@npa247.com)

**We** will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution.

If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR.  
Telephone 0800 023 4567.

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

Following the complaints procedure does not affect **your** legal rights.

## FSCS

**We** are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection

Please read the paragraphs below, which define how **we** use information about **you** for the purpose of providing **you** with insurance services and additional products and services.

**We** appreciate the importance of the protection, confidentiality and security of **your** information.

## Personal Information

By purchasing **our** products and services, **you** agree that **we** may:

- a) disclose and use information about **you** and **your** insurance cover to companies within the AXA group of companies, to its service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) undertake all of the above within and outside the **United Kingdom** and the European Union. This includes processing **your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **We** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.

If **you** want to know what information is held about **you** by npa24:7, please write to **us** at :

npa24:7,  
Suite 601, TriGate,  
210-222 Hagley Road West,  
Oldbury, West Midlands,  
B68 0NP

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about **you** is only held for so long as it is appropriate for the above.

### Alternative Format

Please contact **us** in writing or by phone if **you** would like to receive this information in an alternative format, for example on audio tape or in large print.