

Hello

Everything you need to know about
the newest addition to your household:
CORGI HomePlan cover.



HomePlan

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Why you've made the
right choice



Whichever CORGI HomePlan you've chosen, you can have confidence that our extensive cover and dedicated team will look after you and your home.

Now you'll avoid the hassle and expense of unexpected central heating breakdowns. And you can be reassured that with us by your side, your home can keep running smoothly and safely. This booklet should give you everything you need to know about your cover – but feel free to get in touch if you'd like any further information or have any questions. Our contact number is on the back of this booklet.



Our plans

The table below is a summary of what's included in our standard levels of cover. You may be on a plan not shown below. Please refer to your Policy Schedule for full details of the cover you have chosen to protect your home.

Starter

- ▶ Heating
- ▶ Plumbing
- ▶ Electrics
- ▶ Annual boiler service

Everyday

- ▶ Heating
- ▶ Plumbing
- ▶ Electrics
- ▶ Annual boiler service
- ▶ Water supply pipe (inc. stopcock)
- ▶ Internal drains



The Complete Package

The CORGI HomePlan Complete package comes with the additional benefits of tap and toilet repairs, and access to our 24-hour Exclusive Priority Helpline.

If you would like to upgrade your cover at any point, please call us on

0800 085 0845.

Advanced

- ▶ Heating
- ▶ Plumbing
- ▶ Electrics
- ▶ Annual boiler service
- ▶ Water supply pipe (inc. stopcock)
- ▶ Gas supply pipe
- ▶ Internal drains
- ▶ External drains
- ▶ Boiler replacement for boilers up to 10 years old.

Complete

- ▶ Heating
- ▶ Plumbing
- ▶ Electrics
- ▶ Annual boiler service
- ▶ Water supply pipe (inc. stopcock)
- ▶ Gas supply pipe
- ▶ Internal drains
- ▶ External drains
- ▶ Boiler replacement for boilers up to 10 years old.
- ▶ Taps and toilets
- ▶ Exclusive Priority Helpline
- ▶ Personal claims handler

Handy home care tips

Here is some useful advice from our engineers to help you ensure your heating system is kept up and running properly.

Bleeding a radiator

Most radiators in your home will need bleeding at some point. It's a relatively simple thing to do, but an important one to help maintain the efficiency of your boiler and central heating system.

If a radiator is cold at the top, it probably means that there is air trapped in the radiator.

To remove this air, you will need a radiator bleed key and a cloth or rag to catch any water.

- Switch your heating off and make sure the radiator(s) are cool
- With the cloth or rag underneath the bleed valve at the top corner of the radiator, put the key into the valve and turn it slowly anticlockwise. You should hear air escaping from the valve
- Once all the air has been 'bled' the water will start to run out of the valve
- When this happens, close the valve
- By restarting your heating system, you should find that the radiator will now be hot



Re-setting your boiler

Often, a boiler can be returned to normal working order by resetting it. This is done by pressing the button or turning one of the thermostats to reset for 3 seconds before turning the thermostat back up.

Re-pressurising your boiler

If your central heating is not working, it could be down to a loss of water pressure. And if you have a sealed system, you may need to re-pressurise your boiler.

You should find a water pressure indicator on the front of your boiler. It will either be a dial or a digital display and should read between one and two bars of atmospheric pressure. If it is below one, then your boiler pressure is too low.

You can refill the pressure in a few quick steps, but you should check your boiler's manual to make sure you can re-pressurise your boiler yourself.

To top up your system and increase the pressure, you will need to locate your filling loop. This is usually a silver/grey coloured, flexible hose with a small valve at each end, and you'll find it either underneath your boiler or nearby.

- Make sure the boiler is switched off and the system is cool
- The hose will have a valve at both ends – make sure both ends of the hose are securely attached to both valves
- The valves can be opened either by tap handles, or by using a flat headed screwdriver
- Open both valves to allow the cold mains water into the system
- You should hear water filling the system
- Keep an eye on the pressure gauge until it reaches 1.5 bar, then turn off both valves, one after the other

Once the pressure is at the required level, switch the boiler back on and (if required) reset the boiler. If you are unsure about any of the stages of this process please contact us.

**For more help and advice,
plus useful 'how to' videos,
go to corgihomeplan.co.uk**

Client Agreement

CORGI HomePlan

CORGI HomePlan is the trading name of CORGI HomePlan Ltd, company registration number SC358475 whose registered address is 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

Our Activities

CORGI HomePlan has been authorised to issue CORGI HomePlan policies on behalf of Royal & Sun Alliance. CORGI HomePlan has agreed with Royal & Sun Alliance that it will handle claims and complaints, collect and hold client premiums as agent on Royal & Sun Alliance's behalf.

CORGI HomePlan are an appointed representative of Ambant Underwriting Services Limited of Marlow House, 1a Lloyd's Avenue, London, EC3N 3AA (for general insurance intermediary business), a company which is authorised and regulated by the Financial Conduct Authority. Ambant's Firm Reference Number is 597301.

Our Services to You

CORGI HomePlan offer insurance products from a single insurer, designed to meet the demands and needs of private homeowners who wish to ensure that the costs of their central heating system, plumbing and electricians are met now and in the future.

You will not receive advice or a recommendation from us for your home emergency cover, boiler breakdown or annual servicing. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

How CORGI HomePlan Use Your Details

CORGI HomePlan Ltd and other OVO group companies may use your information to contact you by post, email or telephone about products and services that may be of interest to you in the future. We will only do this if you have given us consent to do so. Royal & Sun Alliance will also use your details see page 19.

Annual Boiler Service

An optional annual boiler service is available. This boiler service does not form part of the insurance contract but is carried out by CORGI HomePlan Ltd. If you have chosen cover including the annual boiler service it will be shown on your policy schedule.

The optional annual boiler service details can be found on page 7. Please review all the wording carefully and ensure that this policy meets your needs.

Complaints About the Annual Boiler Service

Please see page 20 for full details of our complaint process.

Cancellation

Full cancellation details are found on page 10.

About Your Policy

Understanding and Using Your Policy

This section 'About Your Policy' does not form part of the legal contract. It includes information which will help you to understand and use your policy.

Some words within your policy booklet and schedule have a special meaning. These are defined on pages 8 to 9 of this booklet. From now on 'Words with Special Meanings' will be printed in **bold** type.

Your policy documentation is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the **excess**, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as a claim has not been made. See page 10 for full details.

If **you** have any questions, please contact **us** on **0800 085 0845**.

Guidance on Making a Claim

Any Gas leaks should in the first instance be reported to the National Gas Emergency Service on 0800 111 999.

How to Make a Claim

When **you** have a breakdown or failure covered under **your** policy, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on **0800 085 0845**. Please have **your** policy number handy when **you** call.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the 'Policy Conditions' and 'Policy Exclusions' on pages 9-13.

We will not cover the costs of work carried out by contractors not authorised by CORGI HomePlan.

Claim Notification

Conditions that apply to the policy and in the event of a 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 'Claims Conditions' (see page 11). Please be aware that events that may give rise to a claim under the insurance policy must be notified as soon as reasonably possible. Further guidance is contained in this policy booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause of any claim. 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
- **Your** Policy number
- The date of the incident
- A description of the problem

This information will enable **us** to make an initial evaluation. **We** may, however, request additional information depending upon circumstances which may include the following:

- Confirmation of the age of the boiler
- Photographs or video of the problem
- The current maintenance record and/or boiler service record

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 the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations before making a decision as to whether the claim is covered under the policy.

Preferred Suppliers

We take pride in the claims service **we** offer to **you**. **Our** philosophy is to repair or replace, where **we** consider it appropriate. **We** have a network of contractors and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **you** a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** must provide **us** with authority to allow **us** to deal with them. If **you** employ a professional to represent **you**, **you** will need to meet their costs yourself.

Annual Boiler Service Plan (non-insurance)

This part of the booklet sets out the Annual Boiler Service plan CORGI HomePlan provides and cover is provided where **your** schedule states that **you** have cover.

The Annual Boiler Service plan is provided by CORGI HomePlan and does not form part of the insurance contract.

Any faults discovered or repairs required are not covered as part of the annual boiler service plan but will be carried out under the terms and conditions of the cover provided under the insurance sections and where **your** schedule states that **you** have the relevant cover.

If the annual service is included on **your** schedule CORGI HomePlan will contact **you** about a month before **your** annual service date is due to agree a date and time that suits **you**. The service is normally undertaken Monday to Friday between 9am to 5pm. The annual service date is shown on **your** schedule and is normally carried out towards the end of **your** policy insurance period, unless this falls between November and February. In this instance, **your** service may be brought forward to October or pushed back to March at **our** discretion.

What is Covered

Annual boiler service to ensure **your** boiler is operating safely.

As part of the service CORGI HomePlan engineers will;

Open up the boiler and inspect it, checking the flue and ventilation are in accordance with Gas Safety (Installation and Use) Regulations.

Carry out a boiler service in accordance with industry best practice.

Conduct a flue gas analysis efficiency and calibration test.

Check and adjust the system pressure and cleaning the condensate.

Check and clean any magnetic filter cartridges.

Visually check and bleed radiators as necessary, check the hot water tank and re-pressurise the system.

What is Not Covered

Damage, faults or repairs required.

Testing the system for the presence of sludge.

Testing or topping up system inhibitor levels.

Checking for any pre-existing faults.

General Conditions

It is **your** responsibility to allow **us** access to **your** property. The Conditions and Exclusions of the Insurance Policy Wording also apply to the Annual Boiler Service.

If the CORGI HomePlan engineer cannot gain access or considers that the circumstances to carry out the work are potentially difficult or dangerous or where there is a risk to health or safety, the CORGI HomePlan engineer may at their discretion discontinue the service. **You** will be contacted by CORGI HomePlan about this.

Should there be the presence of hazardous materials or infestation or should the CORGI HomePlan engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service. **You** will be contacted by CORGI HomePlan to discuss the reason behind the engineer's discontinuance and how this might be resolved.

Cancellation

Full cancellation details are found on page 10.

The Insurance Contract

This contract of insurance is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

This contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections, which are shown on **your** policy schedule;
- for the insurance period set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each insurance period;
- **you** must comply with all the conditions set out in this policy.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 9 & 10. The conditions set out **your**

responsibilities and changes in circumstances that could affect **your** cover and shows situations where **we** may cancel **your** policy. Please take the opportunity to read the Policy Conditions. If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

Law and Jurisdiction

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.

Insurance Providers

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at 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.

Words with Special Meanings

Words which have a special meaning will appear in **bold** whenever they appear in the policy. Each word with special meaning is listed with the definition below.

Accidental Damage

Sudden, unexpected and visible damage which has not been caused on purpose.

Economical Repair

The cost of parts including VAT, using reputable suppliers, this should not exceed 75% of the price of a boiler of the same or similar make and model to **your** boiler on cover.

Excess

The first part of each and every claim which **you** must pay before CORGI HomePlan will send an

	engineer to assess the claim, as shown in your schedule. This charge does not apply to subsequent visits made within 30 days to fix the fault identified at the initial callout.
Heave	Upward and/or lateral movement of the site on which your home stands caused by swelling of the ground.
Home	The house or flat at the address shown on your schedule that you own and in which you or your family permanently reside, excluding let properties, bed and breakfasts or guest houses.
Initial Policy Start Date	The date you take out your first policy as stated in the policy schedule.
Policy Period	The period shown on your schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
	THE INSURANCE COVER DOES NOT START UNTIL 30 DAYS AFTER THE INITIAL POLICY START DATE.
Landslip	Downward movement of the site on which your home stands by a cause other than the weight of the buildings themselves.
Policyholder	The person(s) named as policyholder on your schedule.
Subsidence	Downward movement of the site on which your home stands by a cause other than the weight of the buildings themselves.
Sum Insured	The maximum amount that we will pay as stated in each section of this policy.
Unoccupied	When your home is not lived in during the day

or overnight by **your family**, or by anyone who has **your** permission, for more than 30 days in a row.

We/our/us

CORGI HomePlan Ltd administer and handle claims for all policies. This scheme is underwritten by Royal & Sun Alliance plc.

You/your

The person(s) named as **policyholder** on **your** schedule.

Your family

You or any of the following people that normally live with **you**:

- husband, wife or partner;
- children (including foster children);
- relatives.

Policy Conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalidated.

Ownership

The policy does not cover landlords or tenants, **you** must be the owner of the **home**.

Taking Care and Boiler Service

Your family must take all reasonable steps to prevent damage and keep all property covered by this policy in good condition and in good repair. It is a condition of this policy that the Central Heating Boiler is serviced on an annual basis by a suitably qualified professional.

If a CORGI HomePlan engineer recommends any remedial or maintenance works during a boiler service or breakdown, the repairs must be carried out within 28 days of notification or further claims may be rejected.

If a leak from internal pipework is discovered and is not easily accessible, the leak must be exposed prior to the CORGI HomePlan engineer's attendance.

In the event of a claim **you** must produce the current maintenance record should **we** or the CORGI HomePlan engineer require **you** to do so.

Changes in Your Circumstances

You must tell us before any of the following changes:

- you are going to move home permanently;
- you change your boiler;
- someone other than your family is going to live in your home;
- your home is going to be unoccupied for more than 30 days in a row;

We may reassess your cover, terms 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, a claim might be rejected or a claim payment could be reduced. In certain circumstances your policy might be invalidated, and you may not be entitled to a refund of premium.

Fraud

If dishonesty or exaggeration is used by you, or anyone acting on behalf of you to obtain:

- a claims payment under your policy; or
- cover for which you do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalidated, you may not be entitled to a refund of premium and legal action may be taken against you.

Transferring Your Interest in the Policy

You cannot transfer your interest in this policy to anyone else without our permission.

Cancelling the Policy

If you wish to cancel your policy please contact CORGI HomePlan:

By telephone:

0800 085 0845

(free from the UK, business phones may be charged)

By email:

sales@corgihomeplan.co.uk

By post:

**CORGI HomePlan
1 Masterton Park
South Castle Drive
Dunfermline, KY11 8NX.**

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, 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.

If you choose to cancel your insurance within the first 12 months following the initial policy start date, CORGI HomePlan may charge you a £30 administration fee.

Where We Cancel Your Policy

Please also refer to the 'Changes in Your Circumstances' condition on page 9 & 10 and the 'Fraud condition' on page 10 of this policy.

We may also cancel the policy where we have identified serious grounds, including but not limited to;

- 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;
- if CORGI HomePlan deem your repair as beyond economic repair or original parts are no longer available and you do not have boiler replacement cover

Where possible we will seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between us, we may cancel the policy by contacting you at your last known address and giving you 14 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. If we have cancelled your policy for any of the above reasons and you have had a claim in the current insurance period we reserve the right to recover from you any unpaid premiums for the remainder of the current insurance period.

Policy Period and Payment

Your policy has a normal insurance period of 12 months and your legal contract with us is for this period. The initial policy is 13 months long to allow for the 30-day exclusion period at the beginning. The duration of the policy and the insurance cover is shown on your schedule.

Where we have agreed to you paying by monthly instalments, in the event that there is a default in the instalments due, we reserve the right to cancel your

policy by giving **you** 14 days' notice at **your** last known address, this will mean **you** will no longer be insured by **us**.

If **you** want to stop **your** monthly instalments **you** must contact **us**. **We** can then tell **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the due date, all cover under **your** policy will be cancelled.

Renewing Your Policy

At least 14 days before each policy renewal date **we** will send **you** the premium and terms and conditions that will apply for the following year. If **you** wish to change or cancel the cover then please tell **us** before the renewal date.

If **you** pay by direct debit **we** will renew the policy automatically and continue collecting premiums unless **you** notify **us** that **you** wish to cancel the policy. For payment by cheque, **you** must submit a further payment if **you** wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Cancellation by **You** Within the First 14 days' on page 10.

We reserve the right not to offer **you** a renewal on **your** policy.

Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit 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, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **insurance period** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

Other Conditions

There are other conditions which relate to any claim **you** may make and these are shown below headed 'Claims Conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Claims Conditions

If **you** do not follow these claims conditions and any conditions shown under individual sections of **your** policy, a claim may be rejected or payment could be reduced. In some circumstances, **your** policy might be invalidated.

Please read the information on 'How to Make a Claim' on page 6.

You should also check the information on 'How **We** Settle Claims' under the appropriate section of **your** policy.

What You Must Do

For all claims **you** must tell **us** as soon as **you** can.

You must send **us** any claim form, application notice, legal document or other correspondence straightaway without being answered.

Do not throw away any damaged items or carry out any repairs before **we** have had a chance to carry out an inspection.

To help **us** deal with **your** claim quickly, **we** may require additional information such as:

- The current maintenance record and/or boiler service record.
- Confirmation of the age of the boiler.
- Photographs or video of the problem.

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 the above information.

Rights and Responsibilities

You must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** **we** will advise **you** of **our** requirements, **you** must:

- allow the CORGI HomePlan engineer access to **your home** to carry out any necessary work.

Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy Exclusions

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

Radioactive Contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War Risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic Bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or Contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination.

Date Change and Computer Viruses

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date; or
- computer viruses; or
- cyber-attack.

Existing and Deliberate Damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before **the insurance period** starts or caused deliberately by **your family** or any third-party interference including any attempt to repair or modify anything covered under this policy, which has not been carried out by a CORGI HomePlan engineer.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection

with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Other Damage

Any loss, damage, liability cost or expense of any kind caused by or resulting from sludge, scaling, debris, fading, damp, insects, vermin, mould, fungus or any other micro-organism of any type including any substance which poses actual or potential threat to human health.

Defective Construction or Design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials. Any defect or failing which may be attributed to the original design and installation.

Difficult or Dangerous Repair

Any repair which is too difficult or dangerous to access safely or where asbestos is present.

Damage Covered by Any Other Insurance Policy

Your policy does not include anything covered by any other policy, unless **your** policy specifically includes it, **we** will only pay **our** share of the claim. **We** will not pay for any damage, cost or expense of any kind that can be covered under a household policy for example structural damage, theft, extreme weather, flooding, fire or explosions and **accidental damage**.

Claims Settlement Exclusions

We will not pay for any loss of value to any item which **we** have repaired or replaced. Items may not be reinstated to their original condition. The CORGI HomePlan engineer will endeavour to advise **you** if this is likely to occur before the work commences.

We will not pay for any losses which are indirectly associated with the incident that caused **you** to claim unless caused by **our** negligence or that of **our** agents or loss of earnings due to time taken off work to deal with the incident.

We will not pay for the costs of any work carried out by **you** or contractors or any investigative work (for instance CCTV) not authorised by **us** in advance.

We will not pay for costs incurred where **you** have been advised of the need to carry out permanent repair work to avoid repetitive situations leading to a breakdown and/or failure.

If **you** have previously been advised by a CORGI HomePlan engineer that **you** need to install access points at **your** own cost, **we** will not pay for those costs.

How We Settle Claims

If **you** wish to claim under **your** policy, please follow the steps detailed in the 'How to Make a Claim' section (page 6). **You** should also read the 'Claims Conditions' and 'Policy Exclusions' on pages 11 & 12.

How We Settle Claims Under Section 2 Central Heating Boiler

Where damage is not beyond **economical repair**, **we** will pay the cost of repair up to the limit shown on the schedule.

If the boiler is beyond **economical repair** and there is no boiler replacement cover **we** will not carry out a repair or offer a contribution or replacement.

How We Settle Claims Under Section 3 Boiler Replacement

If **you** are eligible for boiler replacement **your** boiler will be replaced with of a boiler of similar output until the boiler is 10 years old at renewal.

If **your** boiler is 7 years old or more, but less than 10 years old at the **initial policy start date**, **we** will pay a contribution of up to £400 towards the boiler replacement until the boiler is 10 years old at renewal.

We may consider a cash settlement up to the limits shown on the schedule to the equivalent of what it would have cost **us** to carry out the replacement.

How We Settle Claims Under Section 4 Plumbing and Electrics

If there are any additional costs above the limits of cover, **you** are responsible for agreeing and settling those costs directly with the CORGI HomePlan engineer or as agreed with CORGI HomePlan.

Replacement parts for plumbing and electrical systems will be replaced with the industry standard equivalent.

How We Settle Claims Under All Sections

In the event that a part needs to be ordered to rectify the **breakdown**, CORGI HomePlan will make all reasonable endeavours to source the part in the quickest available time and carry out the necessary work. Unfortunately, there may be delays which are out with CORGI HomePlan's control and **we** cannot accept any liability for any delay in obtaining any spare parts.

If **you** do not arrange an appointment or grant access **your** policy will continue even though the necessary, work has not been carried out. If after several attempts, **you** have not made an appointment or otherwise granted access **we** may close the claim on **your** policy. **We** will tell **you** in writing if this is the case.

If the CORGI HomePlan engineer cannot gain access or considers that the circumstances to carry

out the work are potentially difficult or dangerous or where there is a risk to health or safety, the CORGI HomePlan engineer may at their discretion discontinue the service or repair. **You** will be contacted by CORGI HomePlan about this.

Should there be the presence of hazardous materials or infestation or should the CORGI HomePlan engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service or repair. **You** will be contacted by CORGI HomePlan to discuss the reason behind the engineer's discontinuance and how this might be resolved.

Where an **excess** applies, **you** will need to arrange payment of the **excess** before **we** deploy an engineer.

Section 1; Central Heating System (Insurance)

This part of the policy sets out the cover **we** provide for **your** central heating system and cover is provided where **your** schedule states that **you** have cover.

What is Covered

Loss of heating and/or hot water following a failure or breakdown of the central heating system

This includes the;

- external thermostat,
- radiators and valves,
- feed and expansion tank,
- hot water tank,
- pipes and fittings.

We will only use spare or replacement parts from the original manufacturer or their approved supplier.

The most **we** will pay for any one claim under Section 1; Central Heating System and Section 2; Central Heating Boiler, is £2,000 combined.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Damage to the central heating boiler or the boiler controls.

Parts either internal or external to the boiler.

Separate gas hot water heaters.

Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers.

Gas fires, solar panels or 'green' or 'renewable energy' systems.

Mains pressure hot water thermal storage systems, for example BoilerMate, Gledhill, Heatbank, Megaflo, Pandora by DPS, Potterton Suprima, Thermflow, Tribune and any other similar thermal storage heating system.

Central heating systems and or heating controls specifically designed for piped or underfloor heating.

Remote control central heating systems, mobile phone or any other internet connected heating control equipment whose primary purpose is operating **your** central heating system.

Electric central heating systems.

Warm air central heating systems.

Damage caused by or arising from sludge, scale and other debris in the central heating system and related pipework.

We will not pay for any filter or related device for the purpose of removing sludge, scale or other debris from **your** central heating or plumbing system.

Repair or replacement of flue systems.

Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

The need for repair caused by anyone other than the tradesperson authorised by **us**.

Any repair arising from circumstances before **you** asked **us** to provide cover.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage while **your home** is **unoccupied**.

Damage arising as a result of disconnection or re-connection from or interruption to the gas, electricity or water mains services to **your home**.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 2; Central Heating Boiler (Insurance)

This part of the policy sets out the cover **we** provide for **your** central heating boiler and cover is provided where **your** schedule states that **you** have cover.

What is Covered

Loss of heating and/or hot water following a failure or breakdown of the gas fired domestic central heating boiler stated in **your** policy schedule.

This includes the;

- integral controls,
- thermostats, frost thermostats.
- circulating pump,
- motorised valves
- time clock or programmer
- primary flue and draught diverter, any flue or flue terminals under 1 metre in length (but not including the central heating water pipework or controls).

We will only use spare or replacement parts from the original manufacturer or their approved supplier.

For the first three months after the **initial policy start date we** will only pay a maximum of £300 for any one claim under this section. After this period, the most **we** will pay for any one claim under Section 1; Central Heating System and Section 2; Central Heating Boiler, is £2,000 combined.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

If **your** boiler is 7 years old or more at the **initial policy start date**, and **you** have not purchased an **excess** waiver **you** will have to pay the **excess** as stated in **your** policy schedule for each and every claim where CORGI HomePlan deploy an engineer.

Repair or replacement of the boiler should the CORGI HomePlan engineer determine that it is beyond **economical repair** or if new manufacturer or manufacturer approved spare parts are not available for the make/model of the boiler specified in **your** policy schedule.

Separate gas hot water heaters.

Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers (for example similar to Aga, Rayburn);

Gas fires or any other gas fired device other than a central heating boiler shown on **your** schedule used for domestic purposes only.

Electric heaters.

Condensate lift pumps.

Damage caused by or arising from sludge, scale and other debris in the central heating boiler and related pipework.

We will not pay for any filter or related device for the purpose of removing sludge, scale or other debris from **your** central heating or plumbing system, unless integral to the boiler.

Repairs or replacement of non-standard or extended flue systems.

Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage while **your home** is **unoccupied**.

Damage arising as a result of disconnection or re-connection from or interruption to the gas, electricity or water mains services to **your home**.

The need for repair caused by anyone other than the tradesperson authorised by **us**.

Any repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 3; Boiler Replacement (Insurance)

This part of the policy sets out the cover **we** provide for boiler replacement and cover is provided where **your** schedule states that **you** have cover.

What is Covered

Where a CORGI HomePlan engineer cannot repair **your** central heating boiler, CORGI HomePlan have the option to replace the boiler with one of similar output.

Boiler replacement limits are subject to the age of the boiler at the **initial policy start date**;

- If **your** boiler is less than 7 years old at the **initial policy start date**, **we** will pay up to £2,500 for the boiler replacement.
- If **your** boiler is 7 years old or more but less than 10 years old at the **initial policy start date**, **we** will pay a contribution of up to £400 towards the boiler replacement.

This is the most **we** will pay during the **insurance period**.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

The boiler will not be replaced during the first 6 months following the **initial policy start date**.

Boilers 10 years old or over at the **initial policy start date** or at **policy renewal date**.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

The need for replacement arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 4; Plumbing and Electrics (Insurance)

This part of the policy sets out the cover **we** provide for **your** plumbing and electrics and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to;

- internal plumbing within **your home**,
- electric systems, provided that the electrical supply is 240v and the damage occurs within **your home**, beyond the electricity company's supply meter or other monitoring or measuring device.

The most **we** will pay for any claim is £2,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Taps and any related tap fault, water softeners and water filters, combined overflow and pop-up waste mechanisms.

Any plumbing or electrics external to **your home**.

Toilet cisterns, bath and shower seals or grouting, whirlpool bathtubs or spa baths including pumps and valves, swimming pools or similar, ponds, fountains and any associated pipes, valves or pumps.

Toilet cisterns or baths.

The plumbing or electric power supply between **your home** and any outbuildings.

Loss or damage caused by or resulting from leaking appliances (for example such as showers, shower trays, toilet pan and or toilet flushing systems).

Loss or damage to the contents of **your home**.

The electric company's supply meter or any other type of monitoring or measuring device.

Any device which can be plugged into the electricity supply or operates using electricity.

Hot water pumps or any part of **your** water system designed to increase mains water pressure.

Alarm systems or security lighting, solar or photovoltaic panels or heat pumps.

Electrical "Terminal Ends" (for example such as light bulbs, extractor fans, electric showers, domestic appliances).

Any wiring:

- that is sheathed or cased in fabric,
- that has not been installed to regulatory standards.

Any fixtures, including lead piping where replacement is only necessary as a result of a change in legislation or health and safety guidelines or to meet best practice.

Any part of **your** central heating system including any system or controls for piped or electric underfloor heating.

Any plumbing or electrics not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage while **your home** is **unoccupied**.

Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

Any need for repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Replacement of taps, faucets, shower heads, hoses, riser rails, shower mixer valves or electric shower units.

Replacing ceramic discs in taps.

Extractor fans or macerator units for toilets for example Saniflo.

Any damage to cisterns, sinks, baths, showers, whirlpool baths or spa baths.

The need for repair caused by anyone other than the tradesperson authorised by **us**.

Section 5; Internal Drains and Waste Pipes (Insurance)

This part of the policy sets out the cover **we** provide for **your** internal drains and waste pipes and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to blocked or leaking internal drains and/or waste pipes for which **you** are responsible, located inside **your home**.

The CORGI HomePlan engineer will unblock, repair or replace the drain or waste pipe in order to resolve the fault. Replacement of the drain or waste pipe will only be carried out if the replacement cost is the same or less than the repair cost.

The most **we** will pay for any claim is £1,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Drains or waste pipes for which **you** are not solely responsible.

Sewers, cesspits, septic tanks and any outflow pipes external to **your home** which are or are not connected to the main sewer.

Vacuum drainage systems, shared drains or sewers, and drains or sewers outside the boundary of **your home**.

Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

Contents of **your home**.

Damage caused by or resulting from leaking appliances, for example showers, shower trays, toilet pan and or toilet flushing systems, whirlpool bathtubs or spa baths, swimming pools or similar.

Pumps and any associated pipes, electrics and valves, for example sewerage pumps, water softeners, waste disposal units and macerators, whirlpool bathtubs or spa baths, swimming pools or similar, ponds and fountains.

Damage to drains or sewers caused by tree roots or **subsidence, heave or landslip**, earthquake or sink hole.

Any repair work that may be required in addition to an emergency repair, repairs required to avoid the problem re-occurring or to ensure **your** drainage system is restored to a functional standard for ongoing use. **We** will not pay for any re-alignment of

drains or sewers or pipe work to avoid a recurrence.

The removal from drains and or waste pipes of any items deemed to be unsuitable for disposal in drains, public drains and sewers.

Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Any damage which occurs following a CORGI HomePlan engineers previous visit for a claim where **you** have previously been advised of the need to install access points at **your** own cost.

Damage while **your home** is **unoccupied**.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

Any need for repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 6; External Drains (Insurance)

This part of the policy sets out the cover **we** provide for **your** external drains and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to blocked or leaking external drains and/or waste pipes connected to the mains drainage system outside **your home**, located within the boundary of **your home**, for which **you** are responsible. The CORGI HomePlan engineer will unblock, repair or replace the drain or waste pipe in order to resolve the fault. Replacement of the drain or waste pipe will only be carried out if the replacement cost is the same or less than the repair cost.

This will include temporary reinstatement of any excavations carried out as part of the claim.

The most **we** will pay for any one claim is £2,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Drains or waste pipes for which **you** are not solely responsible or which are beneath or inside **your home** or any other building or outbuilding.

Any problems caused by freezing weather conditions.

Sewers, cesspits, septic tanks and any outflow pipes external to **your home**.

Vacuum drainage systems, shared drains or sewers, and drains or sewers outside the boundary of **your home**.

Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

Damage caused by or resulting from leaking appliances, for example showers, shower trays, toilet pan and or toilet flushing systems, whirlpool bathtubs or spa baths, swimming pools or similar.

Pumps and any associated pipes, electrics and valves, for example sewerage pumps, water softeners, waste disposal units and macerators, whirlpool bathtubs or spa baths, swimming pools or similar, ponds and fountains.

Any repair work that may be required in addition to an emergency repair, repairs required to avoid the problem re-occurring or to ensure **your** drainage system is restored to an functional standard for ongoing use. **We** will not pay for any re-alignment of drains or sewers or pipe work to avoid a recurrence.

The removal from drains and or waste pipes of any items deemed to be unsuitable for disposal in drains, public drains and sewers.

Drains not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

Any need for repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 7; Water Supply Pipes (Insurance)

This part of the policy sets out the cover **we** provide for **your** water supply pipes and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to fresh water pipes and the stopcock located within the boundary of **your home** that connect **your home** to the mains water supply, for which **you** are responsible.

The CORGI HomePlan engineer will repair or replace the damaged section of pipe or stopcock in order to resolve the fault to reconnect **your home** to the mains water supply. This will include temporary reinstatement of any excavations carried out as part of the claim. A permanent repair will only be carried out if the cost of this is the same or less than the temporary repair cost.

The most **we** will pay for any claim is £2,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Any water supply pipe or stopcock which is the responsibility of the water supply company.

Any water supply pipe outside the boundary of **your home** or for which **you** are not responsible, or fresh water pipes beneath or inside any building or outbuilding.

Any problems caused by freezing weather conditions.

Contents of **Your Home**.

Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage arising as a result of disconnection or re-connection from or interruption to the water mains services to **your home**.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

Any need for repair before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Section 8; Gas Supply Pipes (Insurance)

This part of the policy sets out the cover **we** provide for **your** gas supply pipes and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to gas supply pipes which supply the central heating boiler and other gas appliances, located within **your home** that connect **your home** to the gas mains supply, for which **you** are responsible.

The most **we** will pay for any one claim is £2,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Gas company's meter or other monitoring or measuring device.

Repairs to any gas appliance or central heating boiler

Any gas supply pipe which is the responsibility of the gas supply company.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage arising as a result of disconnection or re-connection from or interruption to the gas mains services to **your home**.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

Any need for repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

Tracing leaks, which are the responsibility of the National Gas Emergency Service.

Section 9; Taps and Toilets (insurance)

This part of the policy sets out the cover **we** provide for **your** taps and toilets and cover is provided where **your** schedule states that **you** have cover.

What is Covered

We will pay for the cost of repair in order to restore operation to taps and toilet systems, located within **your home**, including;

- repair of leaking or dripping taps and the replacement of non-ceramic tap washers,
- repair of leaking or running toilets including the repair or replacement of toilet ball cocks, valves and syphons;

The most **we** will pay for any one claim is £2,000.

What is Not Covered

Payment of any **excess** stated in **your** policy schedule.

Replacement of taps, faucets, shower heads, hoses, riser rails, shower mixer valves or electric shower units.

Replacing ceramic discs in taps.

Extractor fans or macerator units for toilets for example Saniflo.

Any damage to cisterns, sinks, baths, showers, whirlpool baths or spa baths.

Damage to **your home** or contents.

Damage by any cover listed elsewhere in the 'Plumbing and Electrics' section and which is specifically excluded under that cover.

Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Damage while **your home** is **unoccupied**.

The need for replacement or repair caused by anyone other than the tradesperson authorised by **us**.

Any need for repair arising before **you** asked **us** to provide cover.

Payment for any inconvenience, loss of earnings or damage caused by delay outside **our** control.

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.

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

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:

- 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 at the address below 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 an 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 register.

How to Contact Us

You are entitled to receive a copy of the information **we** hold about **you**. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

What to Do If You Have a Complaint

Our Commitment to Great Customer Service

CORGI HomePlan and Royal & Sun Alliance will always aim to do **our** best but unfortunately there may be times when things go wrong.

If **you** have a complaint, please contact CORGI HomePlan:

By telephone:

0800 085 0845

(free from the UK, business phones may be charged)

By email:

customercare@corgihomeplan.co.uk

By post:

**CORGI HomePlan
1 Masterton Park
South Castle Drive
Dunfermline, KY11 8NX.**

CORGI HomePlan will acknowledge **your** complaint promptly, investigate **your** complaint quickly and thoroughly, keep **you** regularly informed, resolve **your** complaint as soon as possible and use complaint analysis to improve customer service in the future.

CORGI HomePlan will issue a final response letter within 8 weeks of the date **your** complaint was received. If **you** remain unhappy with this response or **you** have not received a final response within this time, **you** may be eligible to refer the matter to Financial Ombudsman who can be contacted at:

Financial Ombudsman Service
Exchange Tower
London, E14 9SR

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

Telephone: 0800 023 4567 or 0300 123 9123

www.financial-ombudsman.org.uk

You have 6 months from the date of the final response to refer **your** complaint to the Financial Ombudsman Service. CORGI HomePlan will send **you** a Financial Ombudsman Service leaflet with further information at the appropriate time. If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** must provide written authority to allow CORGI HomePlan to deal with them.

Our pedigree in safety

For over 40 years, the CORGI name has been associated with safety and reliability.

CORGI HomePlan was launched to provide expert assistance in central heating, breakdowns, scheduled servicing and general home emergencies – we are rated **9.2 out of 10*** by our customers on independent review site, TrustPilot.

So you can be sure you've made the right choice for your home.

*Correct at time of going to press 9th Nov 2017.



24 hour emergency helpline

0800 085 0845

- For call outs – select option 2 to speak to our technical team
- For policy queries – select option 3 to speak to our customer service team
- For service appointments – select option 3 to speak to our customer service team

National Gas Emergency Service

0800 111 999

If you smell gas, call the National Gas Emergency Service FREE straight away.

Visit corgihomeplan.co.uk

For more information on our services



HomePlan

CORGI HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at 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. CORGI HomePlan Ltd is an appointed representative of Ambant Underwriting Services Ltd (for general insurance intermediary business), a company which is authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance mediation activities. You can check this on the Financial Services Register by visiting their website (www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

CORGI HomePlan Ltd is registered in Scotland (No. SC358475). Registered Office: 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.